

# Ask About A Home Equity Loan From Farmers State Bank

12 Month Introductory Rate As Low As

**2.99% APR\***

with No Closing Costs!

Current Rate As Low As

**4.75% APR\***



HOME IMPROVEMENTS



WEDDINGS



COLLEGE EXPENSES



RV



DEBT CONSOLIDATION



VACATIONS



BOATS



MISC EXPENSES



\*Subject to credit approval and credit score requirements. Available on primary residence only. Minimum credit line is \$5000.00. Introductory rate is an Annual Percentage Rate (APR) of 2.99% for the first 12 months. After the introductory period, the APR will adjust to the following based on credit tier: credit score of 720+ = 2.99% introductory rate then adjusts to Prime Rate, credit score of 719-680 = 3.99% introductory rate then adjusts to Prime Rate + 0.50%, credit score of 679-640 = 4.99% introductory rate then adjusts to Prime Rate + 1.25%, all with a floor of 4.00% adjusted monthly. Introductory rate is available on new Home Equity Lines of Credit with a combined loan-to-value ratio (LTV) of 80% or less. The current applicable rate of 4.75% APR is effective as of February 1, 2020. The APR could vary monthly but will not exceed 18% over the life of the loan. Maximum LTV on manufactured homes is 70%. Proof of homeowners insurance is required. Offer valid on Home Equity applications dated on or before March 31, 2020. No closing costs refers to this stated promotion and applies only during promotional period. Refinancing of existing FSB Home Equity loans do not apply. Terms and conditions subject to change without notice and may affect this offer. Other exclusions may apply. Consult your tax advisor regarding interest deductibility. Call 888.492.7111 for details on terms and conditions.