**A HOME EQUITY LINE OF CREDIT from...**

**FSB**

Farmers State Bank

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12 Month Introductory Rate As Low As

**3.99% APR***

with No Closing Costs!

Current Rate As Low As

**5.50% APR***

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*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 3.99% for the first 12 months. Introductory rate is available on new Home Equity Lines of Credit with a combined loan-to-value ratio (LTV) of 80% or less. After the introductory period, the APR will be the National Prime Rate with a floor of 4.00% adjusted monthly. The current applicable rate of 5.50% APR is effective as of May 1, 2019. 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 June 30, 2019. 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.