

Unlock Your Home's Hidden Potential



You Dream It... We Finance It!

YOUR COMMUNITY BANK is making it easy and affordable for you to access a Home Equity Line of Credit!

Consolidate credit cards, tackle a home improvement project, or pay college tuition fees. Put your home's equity to work for you.

- ✓ **No Application Fees**
- ✓ **No Closing Costs**

\$50 Annual fee waived the first year

Prime Rate as of 3/22/18 is 4.75%

Approved Credit Line of...	Variable APR is...	APR as of 3/22/18 is
\$100,000 or more	Prime floating	4.75%
\$50,000 to \$99,999.99	Prime plus 0.25%	5.00%
\$25,000 to \$49,999.99	Prime plus 0.50%	5.25%
\$10,000 to \$24,999.99	Prime plus 1.00%	5.75%

Maximum APR will not exceed 18%



PEOPLEFIRSTBANK®

JOLIET

3100 Theodore St.
(815) 207-6200

SHOREWOOD

1226 W. Jefferson St.
(815) 207-6262

Member FDIC – Equal Housing Lender

www.PeopleFirstBank.com

Bank on it – We Put People First

*Subject to credit review and approval. Certain restrictions apply. Property must be an owner occupied 1-4 family primary residence, or second home, and is subject to not more than a second lien position on your property. Maximum loan amount is \$500,000 (i.e. 1st and 2nd lien positions combined). The minimum loan amount is \$10,000. Our 120 month term Home Equity Line of Credit (HELOC), combined loan-to-value (LTV) is 80%. Interest rates may vary and are indexed to the highest Prime Rate as published daily in the Wall Street Journal. On 3/22/2018, Prime was 4.75% and the Annual Percentage Rate (APR) on PFB's 80% LTV HELOC varied between 4.75% and 5.75%, depending on your approved credit limit. The maximum APR will not exceed 18%. An annual fee of \$50 is waived for the first year. An Early Termination Fee of \$500 will be due if the line is closed within the first 36 months from the opening date for approved credit limits of \$25,000 or more. The Early Termination Fee for credit limits below \$25,000 will be calculated based upon credit limit and actual third party fees incurred. When making only minimum monthly interest payments, you will not repay the principal outstanding balance on your account. You will be required to pay the entire outstanding balance as a single balloon payment when the 10 year draw period ends. Closing costs paid by PeopleFirstBank are limited to credit report, appraisal, flood determination, title insurance and recording fees. Costs to satisfy certain prior liens may be assessed. Property insurance is required; flood insurance may be required. Consult your tax advisor regarding the deductibility of interest. All standard bank rules and regulations apply.