



Fixed Rate Home Equity Loan Special

3.99%
APR*

Get your remodel
ROLLING.

Investing in your home has never been smarter, especially at low fixed rates! Whether you're a DIY-er or prefer a professional touch, your renovation plans are possible with our convenient financing options.



*APR = Annual Percentage Rate on loans with 63 month balloon and up to a 15 year amortization. 3.99% Fixed Rate Home Equity Loan Special promotional rate is available as of 4/17/2017 on loans less than 80% LTV (Loan-To-Value) ratio. Higher LTV will result in higher promotional rate. No closing costs except appraisal/property evaluation and document prep fee, estimated cost of \$550. Any LTV greater than 80% will require a full appraisal regardless of amount. Automatic payment required (if not, there is a rate increase of .25%). Instead of title policies we order O & E's on any loan less than \$20,000. We will obtain junior policies on any amount greater than that. Any loan amount greater than \$40,000 will require a full appraisal if expected LTV is greater than 65%. Must meet eligibility criteria. Borrower must have a credit score of 725 or higher. Property insurance is required. Other restrictions or conditions may apply. Limited time offer and may be changed or terminated without notice. Contact the bank for details. Offer expires June 30, 2017.

 **The Bank**
OF ELK RIVER

www.thebankofelkriver.com

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