Need help with your home improvements? Let our home equity line of credit lend a hand



If you need money for home improvements, college tuition or credit card debt consolidation, look no further than First Bank of Highland Park for an outstanding Home Equity Line of Credit.

With rates as low as 3.25% APR for lines from \$100,000 to \$500,000 with up to 70% LTV you'll find our Home Equity Line of Credit will really come in handy.

First Bank of Highland Park

We have roots where others have branches

Highland Park

1835 First Street Highland Park, IL 60035 (847) 432-7800

Northbrook

633 Skokie Boulevard Northbrook, IL 60062 (847) 272-1300

www.firstbankhp.com





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*Applies to new Home Equity customers only. The Annual Percentage Rate (APR) is variable and based on an index of the highest Prime Rate reported in the "Money Rates" section of the Wall Street Journal (the "WSJ Prime") plus a margin that can range from +.00% to +1.00% for lines up to \$500,000.00. On 04/02/13 the WSJ Prime Rate was 3.25%. The size of the line and the associated loan to value (LTV) requirement will determine the APR, which can range between 3.25% to 4.25%. All home equity lines of credit are subject to credit, income, and home value verification. Property insurance is required. Flood insurance may also be required. This line has a minimum APR of 3.25% and maximum APR of 18%. The term of the line is 10 years. Consult a tax advisor regarding the deductibility of interest. Rates are subject to change. The minimum payment of interest only will not reduce the principal that is outstanding on your line. You will then be required to pay the entire balance in a single "balloon" payment at the end of your term. Early termination fees of \$575 will apply if the line is closed within 3 years of opening. For more information regarding lines less than \$100,000 or greater than \$500,000, please ask a personal banker. NMLS#421795