

RATES ARE INCREASING,

LOCK IN YOUR 12 MONTH INTRODUCTORY RATE TODAY!

Put the equity in your home to work for you

You've worked hard to build equity in your home and your home is one of your most valuable financing tools. Use a Home Equity Line of Credit to renovate your home, consolidate debt or prepare for unexpected expenses.

We also offer a wide range of deposit products and services so that you can choose the account that best fits your financial needs.

Call a Relationship Banker at (847) 432-7800 to schedule an appointment today!

TIERED PLAN OPTIONS	LOAN TO VALUE	STANDARD RATE	INTRODUCTORY RATE	APR AFTER 12 MONTHS
$1.00 to $99,999.99	Up to 80% LTV	Prime + 1/2%	2.99% APR*	6.00% APR*
$100,000.00 to $750,000.00	Up to 80% LTV	Prime	2.99% APR*	5.50% APR*

First Bank of Highland Park
A Division of First Bank Chicago

HIGHLAND PARK
Banking Center
(847) 432-7800

NORTHBROOK
Banking Center
(847) 272-1300

SKOKIE
Banking Center
(847) 272-7800

WESTCHESTER
Loan Production Office
(708) 223-7001

FIRSTBANKHP.COM

MEMBER FDIC | EQUAL HOUSING LENDER | NMLS# 421795

*The 12-month introductory rate offer applies to NEW lines of credit only. Loans with combined mortgage debt on collateral property over $1,000,000.00 can have a maximum loan to value of up to 70%. Completed applications must be received by 9/15/2022 to be eligible for this offer. Offer applies to lines secured by owner occupied, one-to-four family residences in Illinois. The total term of the Home Equity Line of Credit (HELOC) is 120 months. For the first 12 months from the date of the loan there is an introductory Annual Percentage Rate (APR) which is not based on an index and margin used for later adjustments, it is fixed at 2.99% APR. After the 12-month introductory period the APR is variable 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 based on the amount of the line. The APRs are accurate as of 7/28/2022. The maximum APR is 18.00%. During the draw period, minimum monthly payments of interest only are required. Making only the minimum monthly interest payments will not reduce the principal that is outstanding on the line. At maturity, you will then be required to pay the entire balance owing in a single "balloon" payment. If you made only the minimum payment and took no other credit advances, it would take 10 years to pay off a credit advance of $10,000 at an APR of 6.00%. During that period, you would make 119 monthly payments ranging from $46.03 - $50.96 and one final payment of $10,050.96. Consult your tax advisor regarding the deductibility of interest. An early termination fee of the lesser of 2% of the initial credit limit or $500.00 will be charged if account is closed within 36 months of the loan date. A $125.00 release fee will be assessed when the account is closed anytime during the 10 yr. term. Property insurance is required. Flood insurance will be required if collateral is in a special flood hazard area. There may be third party fees for entities such as appraisers, credit reporting firms and government agencies to open the account, which will generally total between $0.00 and $2,000.00 only if the loan is closed at the title company. See your loan officer for further details. Offer subject to change without notice. Offer expires 9/15/2022.