

HOME EQUITY RATE SAVINGS SO BIG YOU'LL WANT TO PAINT THE TOWN

3.25% APR*

With automatic payments from a
Friendly Hills checking account.

**No Closing Costs



LIMITED TIME OFFER - SO TAKE ADVANTAGE NOW AND JUST IMAGINE WHAT YOU CAN PAINT!

Whittier Office

16011 E. Whittier Blvd.
Whittier, CA 90603

Phone (562) 947-1920
Fax (562) 947-3640

Santa Fe Springs Office

12070 E. Telegraph Rd. Suite 100
Santa Fe Springs, CA 90670

Phone (562) 236-8888
Fax (562) 236-8877

www.friendlyhillsbank.com

*Automatic payments: An introductory rate of 3.25% APR is fixed for the first 9 months for applicants agreeing to automatic payments. After the 9-month introductory period, the APR will vary at Wall Street Journal Prime plus a margin of 1.00% with a floor rate of 4.25% APR. If automatic payment is not selected at account-opening or is declined during the first 9 months, introductory rate increases to 4.25% APR and after the 9-month introductory period the APR will vary at Wall Street Journal Prime plus a margin of 1.75%, with a floor rate of 5.00% APR. Annual fee of \$100 to be assessed starting on the first anniversary. Maximum APR on all accounts is 18.00%.

**No closing costs apply to new equity lines of \$250,000 or less, and do not include fees associated with paying off existing liens. Maximum loan-to-value is 70%. Early termination fee of \$500 if the equity line is closed within the first 3 years. Other restrictions may apply. All loans are subject to credit approval and acceptable property evaluation or appraisal. Property insurance is required.

