

ROOM TO GROW

with a
**Home Equity
Line of Credit**



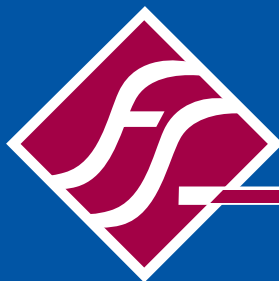
- Wedding
- College
- Braces
- Bigger car
- Add a bedroom

1.99%
6 month
Introductory
Rate
APR*

**NO
Closing
Costs***

(excluding appraisal if required)

4.25%
Then as low as
Wall Street
Journal Prime
APR Variable*



FIRST STATE

FIRST STATE BANK OF ILLINOIS

www.FirstStateIL.com

* Available to First State customers with loan or deposit account and opening new HELOC accounts only. Offer not applicable to lines over \$100,000. Requires a loan-to-value ratio (LTV) of 85% or less. 7/17
The interest rate that you would be charged at the end of the initial six-month 1.99% APR (Annual Percentage Rate) period would be Wall Street Journal Prime ("Prime") if the LTV is 80% or less or Prime plus 2% if the LTV is between 80.01% and 85%. As of June 21, 2017 Prime was 4.25%. Rate may increase after account opening. The maximum APR will not exceed 18%. The minimum APR will not be less than 4.00% for a LTV of less than 80%, and 6% for a LTV of 80.01% and 85%. Payments are interest only and charged based on your average daily balance each month. We begin charging interest at account opening or first line draw. Payment of the minimum payment would result in a balloon payment at the end of your loan. Line of credit is subject to credit approval and has a draw period and term of 10 years if the LTV is 80% or less. If the LTV is between 80.01% and 85%, then the draw period and term is 5 years. The no closing cost offer does not include the cost of an appraisal if one is required for loan underwriting purposes; in most cases, this expense would fall into the \$350 to \$500 range. An annual fee of \$30 will apply beginning in the second year. There is a \$495 termination fee if the home equity line of credit is closed within two years. Homeowners insurance is required. Interest may be tax deductible, so consult your tax advisor. Limited time offer.

