

# The Choice is Yours!



## HOME EQUITY LOAN SPECIAL

### FIXED RATE

As Low As

**2.99%\***

**3.37% APR\***

Closing Costs For  
Most Loans Are Just  
**\$99**  
Excluding Appraisal If  
One Is Required\*\*



## HOME EQUITY CREDIT LINE SPECIAL

### VARIABLE RATE

Six Month Introductory Rate

**1.99% APR\*\***

Then A Variable Rate As Low As

**3.99% APR\*\***

For assistance or further information please contact a lender by clicking on one of the links below:

[David Reed](#) in Buffalo Prairie

[Scott Popkes](#) in Coralville

[Damon Colvin](#) in Davenport

[Melissa Schumaker](#) in Kalona

[Trista Sotelo](#) in Muscatine

[Dana Miller](#) Muscatine

[Gabby Aguilar](#) in Muscatine

[Melissa Myers](#) in Washington

[Lisa Kublik](#) in Wilton

or call or stop by the [banking location](#) that's most convenient for you!



\*Home Equity Loan: The Annual Percentage Rate (APR) is effective September 1, 2016 with a loan-to-value ratio less than 90% and credit score of 700 or higher. The interest rate varies from 2.99% to 5.75% and is based on your loan-to-value ratio and creditworthiness. Loans are subject to credit approval. Minimum of \$10,000 in new funds loaned by the bank ("new money") and automatic payments from a checking account with the bank are required. The loan term is 62 months. Loan payment example: a \$10,000 Home Equity Loan at a 2.99% interest rate for 62 months with a \$99 origination fee will have a 3.376% APR and a monthly payment of \$175.99.

\*\*Home Equity Credit Line: Introductory Annual Percentage Rate (APR) of 1.99% applies for the first six months following the date of loan inception. Thereafter the APR will vary on a quarterly basis, and will range from the Prime Rate as published in the Wall Street Journal ("Prime") to Prime plus .50% based on your loan-to-value ratio and creditworthiness. As of September 1, 2016 Prime was 3.50%. The maximum APR will not exceed 21% and will not be less than 3.99% after the six month introductory rate of 1.99% APR expires. Monthly payments are interest only. Payment of interest only would result in a balloon payment at the end of your loan. Loans are subject to credit approval, and a minimum initial advance of \$10,000, a loan-to-value ratio of 90% or less, and a credit score of 700 or higher are required to qualify for this offer.

For both Home Equity Loans and Home Equity Credit Lines: The \$99 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 \$400-\$450 range. Refinancing or renewal of existing loans and credit lines with CBI Bank & Trust, purchase money loans, and bridge loans are ineligible. Consult a tax advisor regarding the deductibility of interest. Homeowner's insurance is required. This is a limited-time offer and is subject to change and/or be withdrawn without notice.

