

2.99% Special HELOC Disclosure

*APR is the Annual Percentage Rate. The Annual Percentage Rate (APR) is a variable rate tied to the Wall Street Journal Prime Rate. (8.50% as of 7/27/2023) Introductory rate of 2.99% APR is fixed for the first 6 months. Thereafter the APR with auto debit will vary and is indexed to the Prime Rate as published in the Money Market Rates section of the Wall Street Journal. After the 6-month introductory period, lines of \$100,000 and over will be prime floating; lines of \$50,000 to \$99,999.99 will be prime plus .50%; lines of \$10,000 to \$49,999.99 will be prime plus .75%. The maximum APR is 18%. The floor is 5.50% APR. The term is 5 years. Minimum loan amount is \$10,000 and the maximum is \$250,000. Minimum monthly payments will result in a balloon payment. The annual fee is \$50. Loan payments must be set up to auto debit from a FBM deposit account and offer is only available for new loans. Property insurance is required, flood insurance may be required. An early cancellation fee of \$200 applies if the HELOC is terminated within the first 24 months of account opening. Offer valid until 2/15/2024. Offer subject to credit approval. Consult a tax advisor regarding the deductibility of interest.