

*Annual Percentage Rate (APR) is accurate as of 08/01/2013. Applications must be submitted by 10/31/2013 to receive this APR. Rate is variable and subject to change. APR can change monthly; there is no limit on the amount by which the rate can change in any one year period. The maximum APR that can apply during the line of credit is 18%. The rate you qualify for may be different depending on credit qualifications, approved loan amount/loan to value and loan term. APR is based on Wall Street Journal Prime plus a margin. Lender pays up to \$350 toward total closing costs. \$50.00 annual maintenance fee, waived for first year. \$300 early termination fee if closed within the first 3 years of the note date. All loans are for new money only, must be set up with an automatic payment from an active Croghan Colonial Bank deposit account and are subject to credit approval. If you made only the minimum monthly appment and took no other credit advances, it would take 15 years to pay off a credit advance of \$10,000.00 at an APR of 3.500%. During that period, you would make 179 payments varying between \$100.2 and \$50.00, with a final balloon payment of \$1,734.11. No third mortgages. Primary residence only. Not available for investment properties or multiple collateral loans. Property insurance required. Flood insurance may be required.