

# CONSUMER LOANS



## HOME EQUITY LINE OF CREDIT\*

Borrow up to 90% of your home's value! Use the money any way you'd like: make home repairs and improvements, pay for college, consolidate your finances or even go on vacation!

- A line of credit is based on the value of your home.
- You can use your line of credit anytime, for anything, simply by writing a Home Equity check.
- You pay back only what you use, when you use it, with great rates.

### Lock Feature

With our Home Equity "Lock Feature" you can draw the amount needed from your line of credit and then "lock" it; locking in a set rate and term.

## AUTO, BOAT, RV & MOTORCYCLE LOANS\*

If you're in the market for a new ride, it pays to do some research. Here are three things you should know before you start shopping.

- **The cost** – Armed with this information, you have more bargaining power.
- **What you can afford to spend** – Remember, you might be better off having higher monthly payments for a shorter term, rather than stretching out repayment for five years or more.
- **Your financing options** – When walking in with secure financing for a specific amount, you're better equipped to negotiate the purchase price.

### Other Motor Vehicles

It is time to have fun on the weekends! Whether you are looking to hit the water on a new jet ski or ride the terrain with an ATV, we have a variety of loan options available.

## PERSONAL LOANS\*

With all the different auto, educational, mortgage and home equity options available, you might wonder just how a personal loan can be used. A personal loan differs because it's unsecured. That means there is not property used as collateral for the loan. You can use a Personal Loan for almost any need you have.

\*All loans subject to credit approval.