



Welcome to
The First National Bank of Suffield

OUR NEW “LOVE YOUR LOAN” RATE FOR HOME EQUITY LINES OF CREDIT



OWNER OCCUPIED HOMES

Variable 3.75% APR (Prime - .50%
For Life of Loan)

The First National Bank of Suffield Home Equity Line of Credit Annual Percentage Rate (APR) is a variable rate and will be based on the highest prime rate preceding the start of the billing cycle minus 0.50% for owner occupied homes (the Prime Rate is currently 4.00% APR), found in the "Money Rates" section of the Wall Street Journal. Rates are subject to change on a daily basis without notice. Maximum APR that can apply is 18% APR and a minimum APR of 2%. The rate is subject to change monthly during the life of the loan. The draw period is 10 years; repayment period is 15 years. If you make interest-only payments during the draw period, then at the start of the repayment period your monthly payment will increase because you must now pay back the principal as well as interest. All requests for new credit are subject to approval by The First National Bank of Suffield. Closing fees may apply. Homeowner's insurance is required. Flood insurance may be required. Consult your tax advisor about the potential deductibility of interest. All interest rates are subject to change without notice. Please visit www.fnbanksuffield.com or contact a loan officer for offer details.