

The Only Bank in Town that Makes a Minus a Plus.

Home Equity – Loans

1 — 2 0%

(Prime - 1/2%)



...more bank for your bank!

Yes, you read it right!

Prime - 1/2% on our Home Equity Loans*
Rates Won't Last! Call one of our convenient
NCF locations today!

* NCF qualifications: Introductory rate is limited to any NEW home equity loan revolving line of credit with a loan to value ratio of 80% or less. The minimum loan amount is \$20,000. The Annual Percentage Rate (APR) today would be 2.750% (Prime rate on 6/12/12 was 3.250% minus 1/2%). The APR may vary and is indexed to the Prime Rate as published in the Wall Street Journal on the loans monthly cycle date of the 20th. The APR will remain at Prime rate minus 1/2% for 12 months. After twelve months, the rate may vary with Prime Rate +/-0%. The maximum APR will not exceed 25%. A \$450 prepayment penalty if closed within 3 years. Annual fee of \$65 will be waived for 1 year. A non-refundable application fee of \$250 will be charged. Loan approval subject to the bank's underwriting requirements. Loan terms and conditions are subject to change without notice. Consult tax advisor regarding deductibility of interest.

400 N. Main St., New Carlisle, OH 45344 937 / **845-3636**

833 Villa Rd., Springfield, OH 45503 937 / **342-1999**

5129 S. County Rd. 25-A Tipp City, OH 45371 937 / **667-7667**

www.newcarlislefederal.com

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