

Shopping for a loan?

SmartLine Home Equity Line Of Credit

Promotional APR
for first 6 months

2.99%

ANNUAL PERCENTAGE RATE*

Current fully-indexed
minimum APR

4.00%

ANNUAL PERCENTAGE RATE*

Home Equity Loan

Fixed rate on
term loans as low as

3.99%

ANNUAL PERCENTAGE RATE**



**RELIANCE
BANK** SM

Mutually Rooted With The Community

www.reliancebank.com

*Promotional Annual Percentage Rate (APR) is 2.99% fixed for the first six months. After the first six months, rate will be variable based upon the then-current Prime Lending Rate, as quoted in the *Wall Street Journal* with a minimum APR of 4.00%. The maximum APR that will apply is 18.00%. Rates shown are current as of the date of publication and can change at any time. Property insurance is required. Total closing costs will range between \$275 to \$425. A minimum loan amount of \$20,000 is required, with \$10,000 drawn at origination. An annual \$35 Non-activity finance charge is assessed if you do not use your line.

**Annual Percentage Rate quoted effective date of publication and can change at any time. Offer is available to customers borrowing a minimum of \$5,000 new money. APR shown requires monthly payments be deducted from a Reliance Bank deposit account. Normal credit criteria apply.

MEMBER
FDIC
EQUAL OPPORTUNITY
LENDER