



# HEL C LOAN

Fixed Rate for the Life of the Loan!

**6.75%**  
APR\*\*  
For lines \$25,000 to \$99,999, up to 80% LTV

- ▶ Need to pay off your debt?
- ▶ Refinance your home?
- ▶ Take a vacation?
- ▶ Limited Time Offer! \$50 annual fee waived for the life of the loan, a \$1,000 value!

**6.50%**  
APR\*\*  
For lines \$100,000 and over, up to 80% LTV

Call or visit your local Centier branch, apply online at [Centier.com/improve](http://Centier.com/improve), or call our Client Service Center at 1-888-Centier

\*\*80% LTV on single family, owner occupied, primary residence. Additional terms available for loans under \$25,000, LTV's up to 90%, and for variable rate equity lines. APR = annual percentage rate. For example, the monthly payment on a \$25,000 line would be 1% of the balance, or \$251.39. The monthly payment on a \$100,000 line would be 1% of the balance or \$1005.34. Payments do not include amounts for taxes and insurance. Line of Credit term is 10 years for access and payment followed by 10 years for repayment only. Payment of only the minimum monthly payment may result in a balloon payment at maturity. Interest only payment also available. Terms and conditions subject to change without notice. Subject to credit approval. Offer expires 7/31/19. Member FDIC





# Home Improvement Loan

Rates as low as

**4.49%** APR\*

**NO FEES<sup>1</sup>**

[Centier.com/improve](http://Centier.com/improve)

\*(APR) Annual Percentage Rate. Terms and conditions subject to change without notice. Subject to credit approval. Offer expires 7/31/2019 <sup>1</sup>No Fee applies only to owner occupied single family primary residences. Does not apply to non-owner occupied rental, second homes, duplex, multi-family, bridge loans, or temporary financing.



Member  
**FDIC**