

Your plan for tomorrow should start by dreaming big today.

Let's reach for the stars.



LOANS FOR WHATEVER YOUR FINANCIAL NEED

HOME EQUITY LINE OF CREDIT

A Home Equity Line of Credit is a revolving line of credit and is reusable, meaning you can access it again and again as you make payments during the draw period. With a line of credit, you'll have funds available to you whenever you need them – and for whatever you choose. The fixed rate option allows you the benefit of locking in your interest rate and determining the terms of payment that work best for you.

MOTORIZED VEHICLE/BOAT LOANS

Dreaming of hitting the road – or the water? Whether it's a car, truck, van, motorcycle, ATV, RV, jet ski or boat, First Bank can turn your dream into a reality.

HOME EQUITY LOANS

A Home Equity Term Loan from First Bank allows you to use the equity in your home to finance a major one-time expense, such as a home remodel, vacation, or wedding. Unlike a Home Equity Line of Credit, a Home Equity Loan is borrowing a set amount of money and paying it back in equal monthly amounts.

UNSECURED LOANS

A personal or unsecured loan may be a good option if you do not have enough equity in your home to qualify for a home equity loan.

MORTGAGE LOANS

Of all the purchases and investments in your life, few are as important as that of your home or other property. Equally important is how you fund that investment. Talk with a Home Loan Advisor with First Bank Mortgage to find the mortgage that's right for you.

HOW MUCH CAN YOU BORROW?

Use the loan calculator at firstbanks.com/personal/calculators to determine the amount you can borrow.

Choose the loan that's right for you!

| | HOME EQUITY LINE OF CREDIT | HOME EQUITY LOAN | MOTORIZED VEHICLE/BOAT LOANS | MORTGAGE | PERSONAL/UNSECURED LOANS | CREDIT CARD |
|-----------------------|--|--|--|---|---|---|
| If I want... | A reusable source of funds that can be used for any purpose and may offer tax deductibility* | A one-time source of funds that also may offer tax deductibility* | A single-use loan with a fixed term | A new home | A source of funds for personal expenses, Overdraft Protection on a Checking Account | A source of funds for both large and small personal expenses |
| Common Uses | Home improvement, car, wedding, vacation, consolidate debt | Home improvement, car, wedding, vacation, consolidate debt | Car, boat, motorcycle or RV, car repair, emergencies | Purchase or refinance a home | Home and auto repairs, Overdraft Protection, emergencies | Shopping, dining, travel, emergencies |
| Interest Rates | Variable, based on the WSJ Prime Rate with a Fixed Rate option | Fixed | Fixed | Fixed or variable | Fixed or variable | Variable |
| Features | <ul style="list-style-type: none"> 10-year draw period with monthly interest-only payments After the draw period, the outstanding balance will be paid off in monthly principal and interest payments, over a 15-year period No fees on lines up to \$1,000,000 80% Loan to Value - combined mortgages plus Home Equity Line of Credit not to exceed 80% of home value | <ul style="list-style-type: none"> Fixed interest rate Fixed monthly payments. Interest may be tax deductible* Borrow up to 80% of your home's equity | <ul style="list-style-type: none"> Low fixed rate Low fixed monthly payments Pre-approval prior to making your purchase | <ul style="list-style-type: none"> Talk with a First Bank Mortgage Home Loan Advisor to learn about the many mortgage loan options available, including: <ul style="list-style-type: none"> Fixed-rate and Adjustable-rate mortgages FHA and VA mortgages Jumbo loans Affordable Housing programs Construction loans | <ul style="list-style-type: none"> Requires no collateral Fixed monthly payments Low fixed rates Flexible terms | All of our credit cards offer: <ul style="list-style-type: none"> Free access to your FICO[®] Credit Score, anytime, anywhere Online and mobile account access Fraud protection - we monitor your account and alert you of suspicious activity See firstbanks.com for optional features, including rewards |

* Consult a tax advisor regarding the deductibility of interest. **Maximum loan to value in CA, MO and IL is 80%. Subject to change.



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Wealth Management
 Personal Banking
 Mortgage
 Business Banking

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 1-800-760-BANK
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