

MAKE US PAY FOR RUNNING THIS AD.

HOME CREDIT LINE EQUITY

**A LARGER LINE OF CREDIT
LOWERS YOUR RATE.
NO CLOSING FEES.
NO APPLICATION FEES.
TO APPLY, VISIT A BRANCH
OR CALL 747-4500.**

WE'LL PAY YOUR INTEREST FOR 30 DAYS, UP TO \$200.

THE ANNUAL PERCENTAGE RATES IN EFFECT AS OF JANUARY 25, 1994 ARE 8.0% FOR LINES OF \$5,000 TO \$19,999, 7.5% FOR LINES OF \$20,000 TO \$34,999, 7.0% FOR LINES OF \$35,000 TO \$49,999, AND 6.5% FOR LINES OF \$50,000 AND GREATER. THE APRs ARE VARIABLE, SUBJECT TO CHANGE MONTHLY, AND ARE BASED ON THE WALL STREET JOURNAL PRIME RATE AS OF THE 25TH DAY OF THE PREVIOUS MONTH. THE MAXIMUM APR IS 21%. INTEREST ACCRUED DURING THE FIRST 30 DAYS AFTER YOU CLOSE THE LOAN, IF ANY, WILL BE WAIVED UP TO A MAXIMUM OF \$200. YOUR ACTUAL INTEREST SAVINGS WILL BE REPORTED ON YOUR FIRST MONTHLY STATEMENT. THE CREDIT LINE IS SUBJECT TO AN ANNUAL FEE OF \$40, WHICH IS WAIVED FOR THE FIRST YEAR. THERE ARE NO APPLICATION FEES OR OTHER COSTS TO OPEN YOUR ACCOUNT. PLEASE CONSULT YOUR TAX ADVISOR REGARDING THE DEDUCTIBILITY OF THE INTEREST ON YOUR CREDIT LINE. SUBJECT TO CREDIT APPROVAL AND COLLATERAL REVIEW. PROPERTY INSURANCE IS REQUIRED. OFFER ENDS JULY 31, 1994. MEMBER FDIC



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