

# Home Equity Line of Credit 6-month introductory promotional rate

September 10, 2018 through  
November 3, 2018

# 3.75% APR\*

6-month introductory rate, then:

# 5.50% APR\*

Apply now or at any of our 18 locations.



**3.75% APR\* Introductory Annual Percentage Rate (APR) for 6-months for Owner Occupied new accounts only.**  
\*Offer available for new applications submitted between September 10, 2018 and November 3, 2018. This offer is for line amounts of \$25,000 to \$250,000. Automatic payment from an Exchange Bank deposit account is required otherwise APR is 4.25%. The 6-month introductory period begins on the date of account opening. After the introductory period ends, the APR is variable and subject to change monthly based on the Prime Rate published in the Wall Street Journal plus a margin that ranges from 0.50% to 2.00%. Margin is based on the amount of your line of credit. As of September 1, 2018, the non-introductory APR ranged from 5.50% APR to 7.00% APR with automatic payments. The APR will never exceed 18.0%. The \$75 annual fee will be charged on the first anniversary date of account opening. Property insurance is required and flood insurance may be required. This offer is subject to credit approval. Borrower may have to pay certain fees to third parties such as title companies, appraisers and government agencies, including when a sub-escrow is required to pay off an existing lender, or if vesting corrections are needed. These fees may range from \$0.00 to \$4,435. If the line of credit is closed before the third anniversary of the opening date, there will be an early exit fee ranging from \$1,000 to \$1,500. Exchange Bank will pay up to \$400 in closing costs during this promotional period. Other restrictions may apply. Please contact Exchange Bank for terms and conditions on line amounts exceeding \$250,000.00 and for further details at 707.524.3000.