

**EARLY DISCLOSURE OF  
IMPORTANT TERMS OF OUR  
HOME EQUITY LINE OF CREDIT  
(FIXED RATE)**

This disclosure contains important information about the Home Equity Line of Credit you are considering. You should read it carefully and keep a copy for your records.

**1. Availability of Terms:** All of the terms described below are subject to change. If these terms change (other than the **ANNUAL PERCENTAGE RATE**) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application. Any application fee or other charge paid by you  is refundable  is not refundable if the application is denied or the loan is not closed for a reason other than a change of terms.

**2. Security Interest:** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

**3. Possible Actions:** Under certain circumstances, we can (1) terminate your line and require you to pay us the entire outstanding balance in one payment; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4) make specific changes that are set forth in your agreement with us. If you ask, we will give you more specific information concerning when we can take these actions.

**4. Minimum Payment Requirements:**

(a) **DRAW PERIOD:** You can obtain advances of credit for 12 months (the "Draw Period"). During the Draw Period, payments will be due monthly. Your minimum payment will equal:

All accrued interest plus credit life insurance premium (if any), plus any past due payments and amounts which exceed your credit limit.

The minimum payment will not fully repay the principal that is outstanding on your line, and you will then be required to pay the entire balance in a single final payment. After the Draw Period ends you will no longer be able to obtain credit advances and must repay the outstanding balance immediately.

**5. Minimum Payment Example/Draw Period:** If you took a single \$10,000 advance and the **ANNUAL PERCENTAGE RATE** was 6.000 %, it would take 12 months to pay off the balance if you made only the minimum payments and the single final payment. During the Draw Period, you would make 11 payments varying between \$ 50.00 and \$ 50.00 and one final payment of \$ 10,050.00.

**6. Annual Percentage Rate:** A recent **ANNUAL PERCENTAGE RATE** imposed on similar lines of credit is 6.000 %. The **ANNUAL PERCENTAGE RATE** includes only interest and not other costs.

**7. Fees And Charges:** To open and maintain a line of credit, you must pay us the following fees: Application fee: \$n/a (due at application); Points: n/a% of credit limit (due when account opened); Annual maintenance fee: \$ 50.00 (due each year); \_\_\_\_\_. You must also pay certain fees to third parties to open a line. These fees generally total between \$ 100.00 and \$ 500.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties. You must carry insurance on the property that secures the home equity credit agreement. Finance Charges begin to accrue on the date loans are posted to the account.

**8. Minimum Draw And Balance Requirements:** The minimum credit advance you can receive is \$ N/A.

**9. Tax Deductibility:** You should consult a tax advisor regarding the deductibility of interest and charges for the line.

**10. Additional Terms:**

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**Acknowledgment:** The undersigned acknowledges receipt of a completed copy of this Disclosure and the brochure titled *What You Should Know About Home Equity Lines of Credit*.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

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Signature