



Home Improvement Season Is Here. GET STARTED TODAY.

PERSONAL HOME IMPROVEMENT LOAN

Now, with personal home improvement loan rates as low as **5.99% fixed APR***, Castle Bank makes it easy to get your remodel project done. Personal loans are a **simple, hassle free** way to fund your projects.

There is no collateral required, you get **same-day decision making** and loan amounts **up to \$25,000**.

HOME EQUITY LINE OF CREDIT

Use the equity in your home to pay for your home improvement project. We offer competitive rates and flexible terms to meet your needs with a **1.99% APR**** fixed for **two years**. After two years your rate will be a variable **4.75% APR** to 5.25% APR****.

Estimated Monthly Payment on a 3-year, 5.99% APR Personal Home Improvement Loan**

Loan Amount	\$1,000	\$5,000	\$10,000
Monthly Payment	\$30	\$150	\$300

Home Equity Line of Credit

1.99%^{} APR** FIXED FOR **2 YEARS** | **4.75%^{**} APR** to **5.25%^{**} APR** VARIABLE RATE AFTER 2 YEARS

WE'LL MATCH ANY OTHER RATE YOU FIND***

You won't find rates this low anywhere else. If you do, we'll match them. It's that simple, and just another way Castle Bank puts you first.

888.802.7139

castlebank.com/improve


CASTLE BANK

 A division of First National Bank of Omaha Member FDIC

*The 5.99% Annual Percentage Rate (APR) applies to a 36-month loan term. A variety of terms are available with APR ranges from 5.99% to 15.99% APR. Checking account is required to receive promotional rate. Minimum loan amount is \$1,000 and the maximum loan amount is \$25,000. Approval and terms subject to credit qualifications. Some limitations will apply. Personal loan APR accurate as of April 1, 2014.

††This example assumes a 36-month term loan at 5.99% APR with 60 days until the first payment. Every \$1,000 you borrow would consist of a monthly payment of \$30.00 for 36 payments. See a Banker for details.

** Offer refers to a home equity line of credit secured by the equity in your single-family, owner-occupied home. Offer applies to Illinois residents within the Castle Bank lending area. New money only and consumer accounts only. You must carry insurance on the property that secures your account. Approval and terms subject to credit qualifications. Some limitations will apply. You may be required to pay certain fees to third parties. These fees generally total between \$34 and \$820. The Annual Percentage Rate (APR) will be a fixed introductory 1.99% APR for two years after your account is opened. Thereafter, as of April 1, 2014, the variable APR ranges from 4.50% APR to 6.25% APR. This APR is based on The Wall Street Journal Prime Rate ("WSP") Index +1.25% to WSP Index +3.00% (4.50% APR to 6.25% APR) depending on type of checking account, credit qualifications and appraised or tax-assessed value, but will never exceed an 18% APR and has a floor rate of 4.50% APR. The index is the highest daily prime rate published in The Wall Street Journal "Money Rates" table and becomes effective the first business day of the following month. An annual fee of \$50 applies and can be waived with a Castle Premier Checking account. Minimum credit line is \$10,000. Making only minimum payments during the 10 year draw period will result in a balloon payment or a balance that must be repaid within the next 20 years at a higher minimum payment as outlined in the agreement. See a Personal Banker for complete details.

*** Offer is limited to home equity lines of credit and unsecured personal loans from a financial institution within Castle Bank lending area. The competing rate must be a current offer or rate and valid documentation of the rate (advertisement, flyer, statement, etc.) must be presented to a Personal Banker at the time of application. Offer is based on credit qualifications and approval for like products and terms. Excludes credit card offers, interest-free payment plans and offers with terms of less than two years. New money only and may not be combined with any other Castle Bank offer.

All offers expire on June 30, 2014.