



# Home Equity Line of Credit

## There's No Better Time to Let Your Home Work for You!



# 3.90% APR

Introductory Fixed Rate for the First 12 Months. Prime Rate\* (variable) thereafter

## No Closing Costs or Annual Fees

A Home Equity Line of Credit (HELOC) can be an easy, affordable way to finance home improvements, college expenses, debt consolidation, etc., etc., etc.

Stop in or call (708) 485-2770 for more details



## FIRST NATIONAL BANK OF BROOKFIELD

\* 10 Year Interest only loan. APR = Annual Percentage Rate of 3.90% fixed. APR is the introductory rate for the first 12 months. After the introductory period, the rate will adjust to the current variable rate based on the highest Prime Rate as published in the Wall Street Journal with a maximum loan to value of 80%. APR's accurate as of 1/6/2023 and subject to change. The maximum Annual Percentage Rate that can apply is 15%. The minimum Annual Percentage Rate that can apply is 4.25%. Except for this 15% "cap" and 4.25% "floor", there is no limit on the amount by which the annual percentage rate on the account can change during any one year period. Subject to approval and underwriting standards.

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