

GREAT RATE... GREAT OPPORTUNITIES!

All with a little help from my JTNB friends & local community bankers.

Special
Limited Time Only

10 YEARS

5.504%^{*APR}
Low, Fixed-Rate Offer

**HOME EQUITY
LOAN**

**Debt Consolidation
Home Improvements
Refinance Higher Rate Loans
New Vehicle
Vacation**



***\$10,000
120 Months =
Only \$108.49
Monthly
Payment**

**Relationship Banking...
IT HAS ITS REWARDS! ****

*Call us today at (570) 325-3631
or visit our website www.jtnb.com
for more information on this great deal!*

A Real Community Bank®

JTNB
Jim Thorpe Neighborhood Bank



*Annual Percentage Rate (APR) effective as of day of publication on fixed rate Home Equity Loans with a minimum of \$10,000.00 for a 10-year term. **An automatic payment from a JTNB checking account is required for the Annual Percentage Rate quoted. Rate would be the current 10-year rate without automatic payment. JTNB refinances require \$5,000.00 new money. Term not to exceed 120 months. Offer applies to owner-occupied with a maximum loan to value of 80%. Loan and rate are based on the evaluation of the applicant's credit and subject to JTNB credit underwriting policies. Property insurance required. Flood insurance may be required. Sample Calculation: If you borrow \$10,000 at an interest rate of 5.49%/5.504% APR for 120 months, your monthly payment is \$108.49. Payment does not include amounts for taxes and insurance premiums, if applicable, and the actual payment amount may be greater. Estimated closing costs range from \$448.87 - \$1,018.87 which include property search, flood report, recording fees, credit report, verification of employment, doc prep and appraisal fee if applicable. Other rates and terms available. Offer may be modified or discontinued at any time.