



A Real Community Bank®

# Unlock the Value in Your Home

Fixed-rate Home Equity Loans for the projects—and life—you've been planning.



10-YEAR FIXED RATE

# 5.504% APR\*



## HOME EQUITY LOAN

Call us today (570) 325-3631  
or visit us at [www.jtnb.com](http://www.jtnb.com)

SAMPLE PAYMENT EXAMPLE

Borrow

# \$10,000

ONLY

# \$108.49/mo\*

for 120 months



USE YOUR HOME EQUITY FOR:



Home Improvements



Debt Consolidation



New Vehicle



Vacation



Refinance Higher-Rate Loans



RELATIONSHIP BANKING.  
LOCAL DECISIONS.  
REAL PEOPLE.



(570) 325-3631  
[www.jtnb.com](http://www.jtnb.com)



\*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.

Member  
FDIC

