



Commonwealth
Bank & Trust Company

Use the equity in your home for
the money you need with a

**Home Equity
Line of Credit.**

2.99% APR*

INTRODUCTORY RATE FOR THE FIRST 3 MONTHS

RATES AS LOW AS

5.25% APR

AFTER 3 MONTHS

Quick Turnaround | Easy Access to Your Funds | Local Decision Making

Ask your Relationship Manager for more information on a low-rate
Home Equity Line of Credit from Commonwealth Bank.



cbandt.com  

NMLS #597475 *Subject to credit approval. Offer available for a limited time on our ten year home equity line and may be cancelled without notice. The promotional Annual Percentage Rate (APR) will be fixed at 2.99% and will not increase until the fourth month after the date of the loan closing. After the introductory period, the loan will become a variable rate loan. The subsequent APR may vary from prime rate to Prime plus 3.00% (margin is dependent on the amount of the line and credit score). The Prime rate is based on the Wall Street Journal and published in the Money Rates table. On September 26, 2018 that rate was 5.25% Floor of 5.25% Maximum rate of 24.00%. For this example, based on \$1,000 at a rate of 5.25% the payment will be \$4.46 for every \$1,000 borrowed. \$50 minimum monthly interest payment required. Balloon payment required of any balance remaining at end of term. Property insurance is required. Minimum line amount of \$5,000. \$199 line origination and renewal fee; \$95 annual fee; prepayment penalty of \$300 or 2% of the loan amount (whichever is less) if paid off within first 3 years (excludes renewals). New home equity lines of credit secured by primary residence only. Applicants must successfully meet our Home Equity Line credit standards. Alternative rates and terms are available.