

# At Lincoln<sup>1</sup>st Bank...

You'll find a Home Equity Line of Credit  
with no reason to change!

Introductory Rate,  
First 6 months

1.75% APR\*

\$14.86

Minimum monthly payment during  
the first 6 months based on a \$10,000  
outstanding balance

Thereafter,  
Prime minus 0.50%

Currently,  
3.50% APR\*\*

\$29.72\*\*

Minimum monthly payment immediately  
after initial 6 months based on a \$10,000  
outstanding balance

\*Qualification for the Introductory Rate requires that Lincoln 1st Bank be in a first lien position or behind a Lincoln 1st Bank first mortgage loan on the property. Other products available. Ask for details.

- No application fee
- 10 year draw period, 20 year repayment period
- Borrow up to \$500,000
- Use the money for virtually any purpose
- No auto deduction required
- Interest may be tax-deductible  
(consult your tax advisor)

Your home is a valuable asset, so why not make the best of it? If you need money to pay off an existing loan, consolidate debts, or need money for any other reason, consider a home equity line of credit from Lincoln 1st Bank. It's a low-cost way to get the things you want... And, once you have it, it will cost you nothing until you actually use it.

It really pays to bank with Lincoln 1<sup>st</sup> Bank!

#### Branch Locations:

31 Boonton Turnpike, Lincoln Park, NJ  
193 Changebridge Road, Montville, NJ

Lincoln<sup>1</sup>st Bank

Your Bank. Your Neighbor.

MyLincoln1st.com 973.694.0330



\*\* After the Introductory six-month period, the APR will become variable and will adjust based on the application of an index and margin. The 3.50% APR shown above is based on the prime rate (i.e., 4.00%) in effect as of March 16, 2017, minus 0.50%. The minimum APR is 3.00% and the maximum APR is 16.00%. Property must be NJ owner occupied 1-4 family homes that are primary residences. Loans are subject to credit approval, property insurance required, flood insurance may be required. Rates are subject to change without notice.