



You dream it... we'll help you get it!

Home Equity Line of Credit Special

2.0% APR¹ - 12 month introductory rate

After 12 months, rate converts to Prime + .50%, currently 4.00%

Take advantage of this special rate and let the equity in your home work for you.

Home improvements | Consolidate debt | Cover tuition costs | Major Purchases

Contact Us Today!



We Make it Simple!

Cadiz 270.522.6066
Hopkinsville 270.885.3211
Murray 270.759.4852

bankofcadiz.com

Member FDIC | Equal Housing Lender | NMLS #555611

¹Annual Percentage Rate. To qualify for the introductory rate applicant should possess a credit score of 680 or greater and have a debt-to-income ratio of 36% or less. The score is provided by the credit bureau. Certain other conditions and restrictions may apply. After 12 months, the rate will convert to Prime + .50%, adjusted annually. Prime rate is a variable rate based on the Prime rate published on the first day of each month in the Eastern edition of the Wall Street Journal. As of June 1, 2016, the Prime Rate is 3.50%. The APR can never exceed 21%. This offer is subject to credit approval under Bank of Cadiz underwriting guidelines with an 80% or less loan-to-value ratio and for new Home Equity lines. This offer is limited to owner-occupied, single-family dwellings and is not valid for rental properties, cooperatives, mobile homes or residential lots. Minimum line associated with this rate is \$25,000. There is no origination fee charged to open a Home Equity Line. Other fees may be charged at origination, closing or subsequent to closing ranging from \$0 - \$1,000. There is a \$50 annual fee and it will be charged on the first year anniversary & thereafter. Property and flood insurance where applicable, may be required. This is a limited time offer and may change or end without notice. Consult your tax advisor regarding interest deductibility.