



Relax on a new deck for \$134.38/mo.*

Home Equity Line of Credit With No Closing Costs[†] Apply online, stop in or call us today!

* Example monthly payment is based on a \$15,000 fixed rate Home Equity Line of Credit at 4.75% APR, with a credit score of 700 and a loan to value ratio of 85%. The unpaid principal balance and accrued interest will be due as a balloon payment at maturity in 60 months. \$100 minimum monthly payment required.

† Promotion is for all home equity loans, including lines of credit with a minimum loan amount of \$10,000. To be eligible for no closing costs, minimum credit score must be 700, with an LTV of 85% or less. FSB checking account is required at the time of signing to receive the promotional rate with no closing costs. Proof of property insurance is required at the time of closing. An annual maintenance fee of \$15 will apply to home equity lines of credit. Payment does not include taxes and insurance. Loan proceeds cannot be used to refinance an existing FSB loan. All loans are subject to approval. Must be 18 or older to apply. Other rates, terms and payment options are available. See an FSB Consumer Lender to find the right product for you! Promotion expires on June 29, 2019.

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