

Lowest rate available 2.99% Annual Percentage Rate (APR). Rate based on credit score and account relationship. Checking with direct deposit required for best rate. \$20,000 min new money required. Maximum 80% loan-to-value (LTV) on single family owner occupied first mortgages only. Purchases, loans over \$249,999 and LTVs over 80% carry different closing costs, see a Mortgage Lender for details. LTVs over 80% require private mortgage insurance. Non-refundable closing costs of \$500. Some restrictions may apply. Construction loans not eligible. Payment example: Monthly payment on \$100,000, 30 year amortization, 80% LTV APR of 2.99% results 119 in payments of \$416.46, and a final payment of \$76,137.50. Example includes \$500 closing costs. Payment example does not include taxes and insurance. Rate subject to change without notice.