

Why A Home Equity Loan Is Your Smartest Financing Option

Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xubias agitant sidera rara polo. Nam dolus et caede.

Use The Equity In Your Home Any Way You Like, Including:

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- Make home improvements
- Take care of education expenses
- Pay off high interest loans
- Fund a one-time big purchase

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Your Home Is Your Largest Investment.

Why not tap into the equity you've built up over the years? We offer you competitive rates and our famous five star service guarantee. Call us toll-free now for more information: **1-888-444-BANK (1-888-444-2265)**.



P.O. Box 99999
Bank City, Bank State 98765-4321

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Valuable Financial Information Prepared For:

Sample A. Sample
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Apartment 000
Anytown, US 12345-6789



FALL 2014

HIDDEN TREASURES

A U.S. Bank Publication



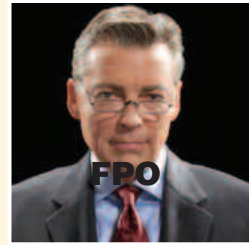
**Make Your Biggest
Investment Work For You**

**Compare Home Equity
Loan Options**

**U.S. Bank Has Many
Financial Solutions For You**

**TAP INTO THE VALUE OF
YOUR HOME AND
SAVE!**

From The Desk Of
Jim Allen



Our Goal – To Help You Get More Out Of Life

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Oculos artara caeca meosuid tam grande sonat distento spiritus orparit haec rabies quid sacer istefuror. Rediere vices celebremus honorest.

Sincerely,

P.S. Put your home to work for you and save with our outstanding home equity loan rates and five-star service guarantee.

Make Your Biggest Investment Work for You

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Open The Door To A Great Home Value

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Go Online To www.usbank.com For Today's Rates

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★ ★ ★ ★ ★ OUR FIVE-STAR ★ ★ ★ ★ ★

SATISFACTION GUARANTEE

Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur.

1-888-444-BANK (1-888-444-2265) or go online to www.usbank.com

Did You Know...

You can apply for a home equity loan from U.S. Bank online at usbank.com and check the status of your submitted application? Or you can apply over the phone toll-free by calling **1-888-444-BANK (1-888-444-2265)**.

Find Out Today...

what kind of rate you qualify for by calling **1-888-444-BANK (1-888-444-2265)** or go online to www.usbank.com

Compare Home Equity Loan Options

	U.S. Bank EquiLine Home Equity Line of Credit	U.S. Bank Home Equity Loan
Use	For current or future borrowing needs – use for home improvements, debt consolidation, education, big expenses	For one-time purchase when you know how much you need – used commonly for debt consolidation, auto purchase. Can also be used for home improvements or education expenses
Amount	\$5,000 - \$500,000	\$5,000 - \$500,000
Tax Benefits	Interest may be deductible	Interest may be deductible
Access	Funds as needed through branch office, internet, ATM, telephone transfer, convenience checks or EquiLine VISA® Gold Card	Funds received at closing
Payment Options	Interest only, 1% or 2% of outstanding balance (\$50 minimum)	Fixed, monthly payments
Rates	Based on Prime, flexible to convert any portion of the balance to a fixed rate, fixed payment	Low, fixed rates for terms up to 30 years
Availability	AZ, AR, CA, CO, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, ND, NE, NV, OH, OK, OR, PA, SD, TN, UT, WA, WI, WV, WY	AZ, AR, CA, CO, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, ND, NE, NV, OH, OK, OR, PA, SD, TN, UT, WA, WI, WV, WY

U.S. Bank Customers Agree – It’s The Best Way to Finance



“The loan process was quick and easy. We used the equity in our home to pay off college expenses for our daughters.”

— J.C. Lake Havasu, AZ

“We looked into other financing options to add on to our home. A home equity line of credit from U.S. Bank made the most sense. We got a great rate, and we used the equity in our home to upgrade our house.”

— PA. Harrisburg, PA



“We wanted to purchase a winter home for our retirement years. The equity in our home was the smart way to build our ‘dream home away from home’. The rate was outstanding, and so was the service.”

— T.C. Sheboygan, WI

“I shopped around. You (U.S. Bank) gave us a really good rate and worked with us to find out how much we needed. Your Home Equity loan specialist figured out what was the best type of loan for us and a payment plan to fit our needs. Thanks!”

— R.W. Salinas, CA

We Make It Easy To Tap Into The Hidden Value Of Your Home

Answers To Questions Our Customers Frequently Ask About A Home Equity Loan

Q. Why is a home equity loan the best financing available?

A. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo.

Q. What can I use my home equity account to finance?

A. Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur.

Q. What are the terms of a home equity loan and a home equity line of credit?

A. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Nam dolus et caedes cupm nocte.

Q. Are there discounts available if I make payments automatically?

A. Plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Nam dolus et caedes cupm nocte.

Q. Do closing costs apply?

A. Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur.

Q. Is the interest rate fixed or variable?

A. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas.



Q. Can I transfer balances from other accounts into my home equity line of credit?

A. Plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Nam dolus et caedes cupm nocte.

Q. What is the Fixed Rate Option?

A. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iamque lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera rara polo. Est breve noctis iter brevis est mora noctis opacae orrida.

Want To Take That Once-In-A-Lifetime Trip...

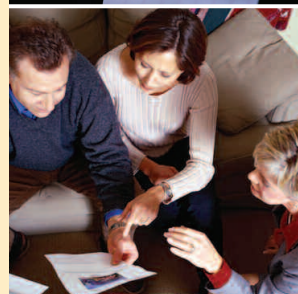
purchase a new vehicle, remodel the kitchen or pay off high-interest loans? Talk to a Home Equity loan specialist at U.S. Bank today for a no obligation consultation. Call toll-free: **1-888-444-BANK (1-888-444-2265)** or visit us online at www.usbank.com.

U.S. Bank Gives You Three Simple Ways To Apply For A Home Equity Loan:

1. Call us toll-free at **1-888-444-BANK (1-888-444-2265)**
2. Go online to www.usbank.com
3. Call or visit your local U.S. Bank branch office

U.S. Bank Has It All

A Wide Variety Of Products And Services



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- Checking accounts
- Savings accounts
- Certificates of deposit
- Check cards

- VISA® cards
- VISA® gift cards
- Rewards program

- Home equity loans
- Student loans
- Auto loans
- Personal loans
- Lines of credit

- First-time mortgages
- Pre-qualified mortgages
- Refinancing

- Online banking
- Online bill pay
- Online investing

- Personal trust and private banking
- Financial consulting
- Insurance



Choose a U.S. Bank® EquiLine Home Equity Line of Credit

A Reliable Source Of Credit You Can Use As You Like – Over And Over Again

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- Line amounts range from \$5,000 on up to \$500,000
- Interest charges may be tax deductible*
- Borrow up to 125% of your home's loan-to-value
- Repayment options with interest only, 1% or 2% of the outstanding balance
- Fixed Rate Option – use funds from your line of credit at a fixed rate

Or Select a U.S. Bank Home Equity Loan

Flexible Terms To Fit Your Budget

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- Competitive rates
- Loan may be tax deductible*
- No closing costs**
- Borrow up to 125% of your home's loan-to-value
- Affordable monthly payments

Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Iae lycaonius plaustrum caeleste otes on longa sequitur fessus ut ante via unc etiam solitas circum ovis atria toto xcubias agitant sidera polo. Nam dolus et caedes cupm nocte. Est breve noctis iter brevis est mora noctis opacae orrida tenebris exulat illa suis. Ia lycaonius plaustrum caeleste otes on longa sequitur fessus ut anta unc etiam solitas circum ovis atria.



U.S. Bank Has A Full Spectrum Of Financial Products And Services...

to meet your money needs. For more information, please contact us by calling **1-888-444-BANK (1-888-444-2265)**, visit us online at www.usbank.com or stop by your nearest branch office.

Our Home Equity Loan Specialists...

can help you decide which home equity loan is best for you. Call us toll-free at **1-888-444-BANK (1-888-444-2265)**.