

WHAT'S THE EQUITY IN YOUR HOME DOING FOR YOU?



Tap into a valuable credit resource with a home equity line of credit from Northern Neck State Bank. Our special introductory rate gives you an interest rate of **Prime minus 1%** for the first 12 months with no closing costs. After 12 months you will receive a rate of Prime for the life of the Line.


- ▶ Consolidate those high interest debts
- ▶ Make those much needed home improvements
- ▶ Buy that new vehicle



NORTHERN NECK
STATE BANK

www.nnsbva.com

(866) 593-2200

 Effective November 15, 2006. This offer is for credit lines of \$25,000 minimum, \$150,000 maximum for borrowers with a combined loan to value of 80% that are not in default. The introductory rate will be in effect for the first twelve (12) months after your account is opened. Upon expiration of the introductory rate, all balances will accrue interest at the standard APR (Annual Percentage Rate). The lowest standard APR as of 11/15/06 was 8.25% as indexed to The Wall Street Journal Prime Rate. The rate is variable and the maximum APR is 24%. This offer is available to new equity line customers only. Normal credit criteria apply. Bank will pay closing costs for all lines up to \$150,000. If you pay the entire outstanding balance and close the account on or before the dates that follow you will reimburse Northern Neck State Bank a prorated percentage of these closing costs. On or before one calendar year after the opening date of the account you will pay 100% of closing costs. On or before two calendar years after the opening date of the account you will pay 50%. Property insurance is required. This offer is available only on primary and secondary, single-family residential real property located in Virginia. Northern Neck State Bank must be in a valid first or second lien position on the collateral. No closing costs will be paid by Lender on first Deed of Trust Lines of Credit. Consult your tax advisor regarding the deductibility of interest. Offer subject to change at anytime. **Member FDIC.**