

# Everyday Borrowing

## PERSONAL, CAR & CREDIT CARDS

Personal Support Simple Application Local Decisions

1

### Let's talk about what matters to you.

Who is this loan for? What is your goal? How soon do you need the funds?

2

### Let's figure out what would make things easier.

Do you have a preferred payoff timeline or monthly budget? Fixed or flexible payments?

3

### Let's find the right fit.

What fits best with your life?

## Everyday Personal Loan

Weddings, Home Updates, Medical, Unexpected Expenses, School, Refinancing & More!

	Borrowing Range	Funds Access	Monthly Repayment	Key Perks
<b>Everyday Personal</b>	Under \$10,000 \$10,000+	Lump sum	Fixed	Fixed rates, quick approval, no collateral
<b>Secured Personal</b>	\$500+	Lump sum	Fixed	Use savings, CD, boat, watercraft and RV as collateral, quick approval
<b>Evergreen Line of Credit</b> <i>Overdraft protection available</i>	\$1,000 - 10,000	Ongoing	Minimum interest	Flexible use & access anytime, quick approval, no collateral
<b>Executive Line of Credit</b> <i>Overdraft protection available</i>	\$10,000 - 100,000	Ongoing	Minimum interest	Higher borrowing range, no collateral, flexible use & access anytime

## Car, Truck or SUV Loan

	Borrowing Range	Funds Access	Monthly Repayment	Key Perks
<b>New Car, Truck or SUV</b>	\$5,000+	Lump sum	Fixed	Fixed rates, quick approval
<b>Pre-Owned Car, Truck or SUV</b>	\$3,000+	Lump sum	Fixed	Competitive fixed rates

## Personal Credit Card

	Typical Credit Range	Funds Access	Monthly Repayment	Key Perks
<b>Gold</b> <i>Start building what's next</i>	\$500+	Ongoing	Minimum payment	Earn reward points, build credit, mobile access, no annual fee
<b>Platinum</b> <i>Your credit, working harder for you</i>	\$500+	Ongoing	Minimum payment	Earn reward points, mobile access, no annual fee

For more details on the general terms and conditions, please refer to the Credit Card Agreement.

Subject to credit and collateral approval.



# My Future Home

## BUY. BUILD. BORROW.

Personal Support Simple Application Local Decisions

1

### Let's talk about what matters to you.

Would you prefer to buy, build or borrow from your home?

Is this for your primary or secondary home, land or something else?

How long do you plan to stay or use the property?

2

### Let's figure out what would make things easier.

Would you prefer predictable monthly payments?

Would you like access to funds over time, or all at once?

Would short-term or long-term financing be best for you?

3

### Let's find the right fit.

What aligns best with your life?

#### Building and Buying Property

	Borrowing Range	Funds Access	Monthly Repayment	Key Perks
<b>Home Loan</b> <i>Buy or refinance</i> <i>Primary and secondary residence</i>	\$250,000 - 2,000,000	Lump sum	Fixed, term, balloon	Fixed monthly payments, your loan stays with us, may be tax deductible*
<b>Construction - Permanent</b>	\$250,000 - 2,000,000	Over time	Phased	One-time attorney close, your loan stays with us, may be tax deductible*
<b>Construction</b>	\$250,000 - 2,000,000	Over time	Variable	Interest-only payments, your loan stays with us, may be tax deductible*
<b>Lot</b>	\$50,000 - 500,000	Lump sum	Fixed or variable	Fixed monthly payment and interest-only based on credit approval, your loan stays with us

#### Home Equity

	Borrowing Range	Funds Access	Monthly Repayment
<b>Home Equity Loan</b> <i>(HE-Loan)</i>	Flexible	Lump sum	Fixed
<b>Home Equity Line of Credit</b> <i>(HELOC)</i>	Flexible	Ongoing	Variable

#### Home Equity Loan (HE-Loan)

When you need a set amount upfront.



- One-time lump sum with fixed rate
- Predictable monthly payments
- Best for large, one-time expenses  
*(like renovations or major life expenses)*

#### Home Equity Line of Credit (HELOC)

Great for ongoing or flexible needs.



- Borrow as needed from a set credit limit
- Variable rate and payment
- Best for recurring costs or access over time  
*(like college tuition or projects in phases)*

\*Consult your tax advisor about the deductibility of interest. Subject to credit and collateral approval. Property insurance required. NMLS: 449182



# Small Business Express

## FAST. FLEXIBLE. FOCUSED LOANS.

1

### Let's talk about your vision.

*What's your next move for the business? What are you excited to grow or improve?  
Would you like access to funds all at once or as you go?  
How fast do you want to get moving?*

2

### Let's make it work for you and your business.

*Would you prefer steady, predictable payments or flexibility?  
Are you interested in securing your loan with business assets?  
Will you use your funds all at once or over time?*

3

### Let's find the right fit.

*Compare and choose what moves your business forward.*

#### Business Express Loans & Lines

	Borrowing Range	Funds Access	Monthly Repayment	Ideal for
<b>Business Express with Collateral</b> <i>Secured with savings, equipment, vehicle, CD or business assets</i>	Up to \$100,000	Lump sum	Fixed	Equipment, vehicles, business expansion, refinance, leasehold improvements
<b>Business Express without Collateral</b> <i>No collateral necessary, simple approval</i>	Up to \$25,000	Lump sum	Fixed	Smaller projects, fast fixes, business expansion, leasehold improvements, working capital needs
<b>Business Line of Credit with Collateral</b> <i>Secured with savings, CD or business assets</i>	Up to \$100,000	Ongoing	Variable	Working capital, seasonal flexibility
<b>Business Line of Credit without Collateral</b> <i>No collateral necessary, simple approval</i>	Up to \$25,000	Ongoing	Variable	Ongoing cash flow, short-term needs

#### Business Credit Card

	Typical Credit Range	Funds Access	Monthly Repayment	Key Perks
<b>Business</b> <i>Everyday spending, small business growth</i>	\$500+	Ongoing	Minimum payment	Earn reward points, build credit, mobile access, no annual fee



Personal Support



Simple Application



Fast, Local Decisions



Quick Funding

Subject to credit and collateral approval.

