

Home Equity Line of Credit Options.

It's Your Choice!



FIX IT

OR

FLEX IT

Choose from 2
Fixed Rate Options

3-Year Fixed Rate

as low as

4.25% APR*

OR

5-Year Fixed Rate

as low as

4.75% APR*

Choose a
Flex Rate Option

10-Year Variable Rate

as low as

4.25% APR**

- Variable Rate
- Minimum Rate of 4.25%

>> **\$150**
Bonus

Any HELOC Option Eligible
for a \$150 Bonus!

- New Home Equity Lines of Credit of at least \$25,000 are Eligible for Bonus with Initial Draw of \$10,000 or More
- \$150 Bonus will be Deposited Into Your Southern Heritage Bank Checking Account After The Third Loan Statement Cycle

- >> **PLUS**
- \$250 Discount on Closing Costs for HELOCs Over \$25,000.
 - Accessing your HELOC is as easy as making an online transfer and writing a check.
 - Interest Payments May be Tax Deductible – Consult Your Tax Adviser.



Great ways you can use your Home Equity Line of Credit:

Debt Buster – Consolidate and pay off higher interest loans, bills and credit cards

Fixer-Upper – Remodel, redecorate or expand your home

R & R – Take the vacation you've been dreaming of for years

Ride in Style – Purchase a new car, SUV, boat or recreational vehicle

Tuition Solution – Convenient way to pay for education expenses


**SOUTHERN
HERITAGE
BANK**
Expect A Difference.

www.southernheritagebank.com

Offer does not constitute an automatic extension of credit. All loans subject to credit and collateral approval. Property must be owner occupied. Property insurance is required and flood insurance where necessary. Some restrictions apply. Customer is responsible for closing costs. Limit of one \$150 Bonus per household. APR accurate as of 5/31/2011. Offer is subject to change without notice. Limited time offer.

*Fixed Home Equity Line of Credit Annual Percentage Rate (APR) is fixed for the term of the loan. Your APR may be higher and terms may be different than advertised based on Combined Loan-to-Value (CLTV), credit history and other factors.

**Variable Home Equity Line of Credit Annual Percentage Rate (APR) is based on New York Prime plus 0.5% but will never be lower than 4.25% APR. Your APR may be higher and terms may be different than advertised based on Combined Loan-to-Value (CLTV), credit history and other factors. Maximum APR that may be imposed is 21.0%.

Minimum amount of HELOC is \$25,000. HELOC requests for amounts less than \$25,000 will be considered on an individual basis. Early termination fee of \$250 applies to lines closed within 36 months for reasons other than casualty loss or (new home) purchase or refinancing with Southern Heritage Bank. HELOC of \$25,000 or more and minimum \$10,000 draw for three months and Southern Heritage Bank checking account required for \$150 bonus deposit.

Member FDIC
Equal Housing Lender 

Meet Our Lenders



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