

The Smartest Person To Borrow From Is Yourself.

Variable Home Equity Line of Credit brought to you by Fidelity Bank and your home equity.



Growing with you since 1974.



Equal Housing Lender. Member FDIC



10 year variable rate Home Equity Line of Credit Minimum line is \$10,000 - Maximum line is \$200,000 No closing costs up to \$200,000

All balances will accrue at the standard Annual Percentage Rate (APR), Standard APR could range from Prime + 1.25% to Prime 4.00% (based on the Wall Street Journal Prime) based on your line amount, combined loan to value ratio, credit history and other factors. The standard APR as of 4/28/2010 was 6.00% as indexed to the Prime rate. The APR may increase but will not exceed the lesser of 17.9% per annum or the maximum permitted by law, or go below 6.00% per annum at any time during the term of the plan. This offer is good for all new 10 year Home Equity line applications received after 4/28/2010 and includes refinances of existing Fidelity Home Equity Lines of Credit. Fidelity waives the closing cost on lines up to and including \$200,000.00.

*For Home Equity Lines of Credit of \$200,000, the maximum combined loan to value must be 75% or less. For combined loan to values greater than 75% up to 80%, maximum line amount is \$150,000.

All Home Equity Lines of Credit are subject to normal credit criteria. Property insurance will be required. An early termination fee of 2% of the original line amount (minimum of \$499 and a maximum of \$1,000) will be charged if line is terminated within 3 years. This offer is good for a limited time only and subject to change without notice.

To find the closest of our 23 Atlanta area branches please go to www.lionbank.com or 404.248.LION (5466).