

Put your home's equity to work.



Rates are historically low for home equity loans and lines of credit. Ask a banker for details.

Home Equity Lines of Credit with
APRs as low as 4.99%*

With automatic deductions from a qualifying checking account.

No closing costs.

You're Always First With Us

1stnationalbank.com | 970.495.9450 | 800.883.8773 |  

* Annual Percentage Rate (APR) for this loan is variable, based on the Wall Street Journal Prime Rate plus 1.74%, and subject to change daily with a maximum APR of 21%. As of 2/25/10, the Wall Street Journal Prime rate plus 1.74% results in an APR of 4.99%. The advertised APR is for Home Equity lines of credit secured by a single family primary residence with a maximum loan value (LTV) of 85% less prior liens and encumbrances, in an amount not less than \$5,000 and not exceeding \$125,000. The actual APR of your loan may be higher depending on the date of application, equity in your home, your debit to income ratio, your credit history, and the repayment terms of your loan. Advertised rate requires automatic deduction for monthly payments from a qualifying First National Bank checking account (Green Checking, Premium Checking, 50 Checking Plus, or Total Banking). Existing loan customers may participate in this special by increasing their current line of credit by \$10,000. There is a \$75 annual fee. Prepayment penalty of \$350 will be charged if the line is closed within 2 years from opening. Subject to credit approval. No other discounts apply. Certain restrictions apply. Property insurance is required. Consult your tax advisor regarding deductibility of interest.