

- \* **Dream Vacation**
- \* **Educational Expenses**
- \* **Medical Expenses**
- \* **Consolidate Debt**
- \* **Home Improvements**
- And So Much More!*



**It's all possible with a  
Home Equity Line of  
Credit (HELOC)**

**2.25%**

**APR fixed rate  
for 6 months\***

**5.00%**

**APR variable rate for  
the life of the line\***



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MORE THAN A BANK



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\*Applications must be received by November 30, 2018. Some restrictions apply. Subject to credit approval. 2.25% Annual Percentage Rate (APR) for first 6 months. The introductory APR will adjust after 6 months to a prime or prime plus one with a floor of 5.00%. The APR may vary and can change monthly after the 6-month introductory period; maximum APR is 18%. To qualify for the 2.25% APR, the loan-to-value (LTV) must not exceed 80%. WNB checking account with automatic payments required. Other rates apply if LTV exceeds 80% or no automatic payments from WNB checking. Annual fee of \$25 applies. Based on \$10,000 line, the fees range from \$375.00 to \$450.00, which includes mortgage registry tax of 0.23% of loan amount. Homeowners insurance is required. Contact a Personal Banker for details.