the TIME is NOW

With Rates this Low, NOW is a GREAT Time to Tap into your Home's Equity!

3.49% APR[1] FIXED-RATE HOME EQUITY LOAN 5 OR 10 YEAR

LOW, FIXED INTEREST RATES • NO ANNUAL FEE • TAX BENEFITS FOR MANY BORROWERS[2]
BORROW UP TO 80% OF YOUR HOME'S EQUITY

Think you don't have enough equity in your home?
We also have a special rate with
lower equity requirements.

Katahdin Trust Company
Community Banking at its Best!

Call or stop by to speak with a loan professional today. You may find a complete listing of all Katahdin Trust Company offices on our website at katahdintrust.com.

MEMBER FDIC EQUAL HOUSING LENDER

[1]Subject to credit approval. 3.49% Annual Percentage Rate (APR) effective 7/23/2013. Subject to change without notice. Maximum loan-to-value ratio is 80% for 3.49% APR; special rate available for loan-to-value ratio of 90%. Katahdin Trust Company checking account required to earn stated APR. Loan amounts from $25,000 to $200,000. Must be a first mortgage. Property insurance required. On a $75,000 ten-year fixed rate home equity loan with terms as stated above and 30 days until first payment, monthly payment would be $741.34 and total repayment of $88,961.30. Monthly payment shown as an example does not include tax and insurance payments, which will result in a higher payment obligation. Prepayment fee of $125 if closed within first 24 months. Current customers will be charged a documentation fee of 1% of the loan amount with a minimum fee of $250 or maximum fee of $1,500 for loans refinanced with less than the $25,000 minimum or less than $10,000 in new money. [2]Please consult your tax advisor regarding deductibility of interest.