



## ***Lock in Your Plans and Your Rate!***

### **Fixed Rate Home Equity Loans with No Closing Costs**

**5 YEAR  
AS LOW AS  
3.99%  
APR\***

**10 YEAR  
AS LOW AS  
4.24%  
APR\***

**15 YEAR  
AS LOW AS  
4.99%  
APR\***



**Citizens Neighborhood Bank**

A Division of Riverview Bank

**CitizensMeyersdale.com | 814-634-5941**

\* Closed-end home equity loan Annual Percentage Rate (APR) as of 10/3/18 applies to 60-month, 120-month or 180-month term. As low as quoted APR is based on automatic payment deduction from a Riverview, CBT or Citizens Neighborhood Bank Account. Ceasing automatic payment will increase APR by 0.25%. Advertised rates apply for first lien loans; loans in which Riverview Bank is not the first lienholder may carry a higher rate. Rate is subject to change or withdrawal at any time. \$15,000 minimum loan amount, \$249,999 maximum loan amount. Not subject to application, settlement or appraisal fees (unless a non-standard appraisal for specialized real estate is required), ranging \$0-\$550. Non-owner-occupied residential real estate may qualify at an adjusted rate and must pay the third-party appraisal cost or \$200 for internal appraisal cost. Non-purchase money transactions only. Loan-to-Value (LTV) equal to or less than 80%; maximum 85% LTV with credit scores of 720 or higher. Rates and terms may vary by property type, loan amount, LTV ratio and credit score. 50% new money is required to take advantage of the rate special if refinancing an existing Home Equity Line or Loan. Other rates and terms are available. Property insurance is required and flood insurance may be required. Offer may be changed or withdrawn at any time. Consult a tax advisor regarding deductibility of interest and charges. Subject to credit approval. See a Riverview Bank or operating division employee for details. NMLS# 654941

**Member  
FDIC**

