

## APR:

Rate includes 0.25% interest rate discount for automatic payment from a FNB deposit account. Other restrictions apply. See information below.

As Low As:

**5.19% APR<sup>1</sup>**

## Payment:

Based on \$25,000 for 20 years. Payments do not include taxes or insurance premiums.

As Low As:

**\$167.62/mo<sup>2</sup>**

<sup>1</sup> **Annual Percentage Rate:** Annual Percentage Rate (APR) shown was available for well qualified applicants as of September 17, 2013, for a fixed rate home equity loan holding single-family owner occupied property as collateral in a first or second lien position. APR shown is based upon a loan amount of \$25,000 at a 240 month term. APR shown also reflects a 0.25% interest rate discount for automatic payments from a FNB deposit account. Your APR may be higher and will be based upon your credit qualifications, the loan amount, the repayment term, loan-to-value, property type, our lien position and whether you elect the automatic payment feature from a FNB deposit account. You must borrow at least \$25,000 or increase an existing FNB credit obligation by \$25,000 to qualify for this APR. **Costs at Closing:** Property insurance is required. Flood insurance may be required. Loans of \$500,000 or more may require title insurance. The fees to open an account may range from \$170.00 to \$480.00. An appraisal, if required, will be at the applicant's cost and may range from approximately \$135 to \$500. Loan rates may be higher for states other than PA or OH. **Loan Payment Example:** The monthly payment per \$1,000 borrowed at 5.19% for the featured term means you would make 240 payments of \$6.71 based on 30 days to first payment. **Insurance:** You are required to carry property insurance on the property that secures your account. The payment example and your payments do not include property taxes or insurance premiums and the actual payment obligation will be greater.

Credit is subject to approval. Rates, terms and conditions are subject to change at any time without notice.

<sup>2</sup> Payment example is based on a \$25,000 loan at an APR of 5.19% for 20 years. The payment does not include taxes or insurance premiums and the actual payment obligation will be greater. Your actual payment may vary based on amount, term, APR, taxes and insurance and other factors.

