

Time for a makeover?



**Time for a
home equity
loan or line
of credit.
Apply Today!**

**Home Equity Fixed Rates
as low as 4.24% (4.35% APR*)**



Here for You

Member FDIC

*Annual Percentage Rate (APR) is 4.35% and is based on a minimum loan amount of \$5,000 for a 60 month term with a payment of \$92.45. Rate includes a .25% discount for automatic deduction from a New Windsor State Bank checking account. Other rates and terms are available. This offer and the disclosed rate are effective beginning February 1, 2012 through April 30, 2012 and may change without notice. Standard underwriting criteria applies. Property insurance is required. Property must be located in the New Windsor State Bank market area. If the loan is terminated within the first 36 months, all Lender paid closing costs must be reimbursed to the Lender (est. for a \$5,000 loan is \$300). Title Insurance, Recordation Tax and Appraisal fees are not included in Lender paid closing costs.