



# Low rates. Exceptional service. Endless possibilities.

**2.75%<sub>APR\*</sub> / 2.75%<sub>RATE</sub>**

First-year rate for new lines of credit \$100,000-\$249,999.  
Fixed for 12 months.\*\*

**3.75%<sub>APR\*</sub> / 3.75%<sub>RATE</sub>**

First-year rate for new lines of credit \$25,000-\$99,999.  
Fixed for 12 months.\*\*

With a home equity line of credit from Ledyard National Bank  
anything is possible.

- Consolidate high-interest debt
- Finance an education
- Make home improvements
- And more

The choice is yours and the interest may even be tax deductible.\*\*\*  
One more way Ledyard helps you plan well so that you can *live well*.

Begin the loan process today.  
Call 603.643.2244 or stop by one of our branch locations.

Plan well. *Live well.*



**LEDYARD**  
NATIONAL BANK

PERSONAL & BUSINESS BANKING | INVESTMENTS | TAXES | WEALTH MANAGEMENT

BRANCH LOCATIONS HANOVER | LEBANON | LYME | NEW LONDON | NORWICH | WEST LEBANON

LEDYARD FINANCIAL ADVISORS LOCATIONS HANOVER | NEW LONDON [ledyardbank.com](http://ledyardbank.com) 1.888.746.4562

\* Annual Percentage Rate. Limited time offer subject to change or discontinuation. This offer valid only for new Ledyard home equity line of credit clients. Minimum home equity line of credit available is \$25,000. \*\*For the 12-month promotional period, loans where the initial loan amount is \$25,000 through \$99,999 the promotional rate is fixed at 3.75%; for loans where the initial loan amount is \$100,000 through \$249,999 the promotional rate is fixed at 2.75%. Post 12-month promotional period, variable periodic rate adjusts monthly as follows: For loans where the initial loan amount is \$25,000 through \$99,999 the contract rate will be *The Wall Street Journal* Prime Rate + 1% (currently 4.25%); for loans where the initial loan amount is \$100,000 through \$249,999 the contract rate will be *The Wall Street Journal* Prime Rate (currently 3.25%). The post-promotional interest rate will not go below 3.75% or above 18%. Other financing options may be available for loans over \$250,000. Estimated closing costs range from \$715.75-\$1,137.50. Property insurance is required. \*\*\*The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes. Consult your tax advisor.

Personal and business banking relationships within the retail bank are subject to FDIC insurance coverage limits. Investment, tax and wealth management services offered by Ledyard Financial Advisors are not insured by the FDIC, are not deposits or other obligations of, or guaranteed by the Bank or any affiliate, and are subject to investment risk including the possible loss of principal amount invested.

 EQUAL HOUSING LENDER MEMBER FDIC