Low rates. Exceptional service. Perfect timing.

Home Equity Line of Credit

2.99% RATE / 2.99% APR*

First-year rate for new lines of credit $100,000 and up. Fixed for 12 months. Thereafter variable rate, currently 3.50 APR**

3.50% RATE / 3.50% APR*

First-year rate for new lines of credit $25,000-$99,999. Fixed for 12 months. Thereafter variable rate, currently 3.75% APR**

Home Equity Loan

4.50% RATE / 5.305% APR*

Fixed rate for 7-year term***

4.75% RATE / 5.555% APR*

Fixed rate for 10-year term***

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

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

Get $500 credit towards closing costs and the interest may even be tax deductible.†

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 1.888.746.4562

* Annual Percentage Rate. Limited time offer subject to change or discontinuation. Offer valid only for new Ledyard home equity loan or line of credit clients. ** Minimum home equity line of credit available is $25,000. Initial draw of $25,000 newly financed funds required to receive $500 credit toward closing costs. 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 + 0.50% (currently 3.75%); for loans where the initial loan amount is $100,000 or more, the contract rate will be The *Wall Street Journal* Prime Rate + 0.25% (currently 3.50%). Post 12-month promotional period, variable periodic rate adjusts monthly as follows: The post-promotional interest rate will not go below 3.50% or above 18%. Estimated closing costs range from $715.75–$1,137.50. Property insurance is required. *** Minimum home equity loan available is $10,000. No prepayment penalty. 10-year loan term with 4.75% APR: payment per thousand is $10.49. 7-year loan term with 4.50% APR: payment per thousand is $13.91. Payment amounts do not include taxes or insurance; actual obligation will be higher. † 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