

Sometimes you just need a little extra...



Whether it's to make home improvements, invest in education such as college tuition, pay off a car loan, manage medical expenses or even consolidate higher interest debt, a "KwikCash" loan from Ledyard National Bank can help when you need it most.

**3.75%**  
APR

By using the buying power of your home you can achieve your dreams, save money and better manage your finances! Further, our KwikCash loan may offer tax advantages as the interest you pay on it may be tax deductible. \*

**We offer qualified applicants\*\*:**

- Incredibly low 3.75% APR, fixed rate loan
- Loan amounts between \$2,500 and \$10,000
- Loan terms from a minimum of 1 year to a maximum of 7 years, with no pre-payment penalty
- To qualify for this low rate, the loan must be secured by a mortgage on your primary residence. No property appraisal or title insurance required
- No closing costs (a \$600 value)!

  
**LEDYARD**

*Plan well. Live well.*

\* Consult with your tax advisor

\*\* Maximum income eligibility: Offer is valid only for those with household income of \$55,000 and below. Other restrictions apply.