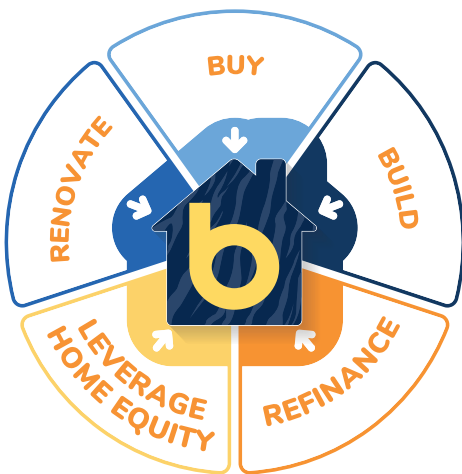


A large blue speech bubble containing the text 'BANK OF BARTLETT IS YOUR HOME EQUITY LENDING CENTER.' in white and orange capital letters. The background of the entire advertisement features a large, circular image of a modern, two-story house with a stone and brick facade, a gabled roof, and a covered front porch, set against a blue sky with white clouds.

**BANK OF BARTLETT IS  
YOUR HOME  
EQUITY  
LENDING  
CENTER.**



## Home Equity Line of Credit

**INTRODUCTORY RATE OF 1.49% APR FOR 6 MONTHS**

**VARIABLE RATE AS LOW AS 3.99% APR**

**PRIME 3.25% + 0% APR MARGIN**

**(LIFETIME 3.99% FLOOR RATE)**

**Call Today! | 901-382-6600**

**BankofBartlett.com**

The advertised rate of 1.49% APR is fixed for the first 6 months. Then the rate is variable equal to the Wall Street Journal Prime Rate plus a margin of 0% to .49% depending on certain factors such as your credit history which corresponds to 3.25% APR to 3.74% APR, but with a lifetime floor rate of 3.99%. Your APR will never be more than 24% or less than 3.99%. The advertised rate applies to credit scores 700+, max LTV of 80% and have auto debit for payments from a Bank of Bartlett account. New money only. 1.49% APR is available for HELOCs under \$250,000. Limited time offer. Other terms and conditions apply. Other rates and terms are available for those who may not qualify for the advertised rate. Loans are subject to credit policies and approval. Rates, terms, and conditions are subject to change without notice. Rates are adjusted daily based on changes in the Prime Rate. An early termination fee of \$650, not to exceed 2% of the loan amount, will be charged for credit lines closed within the first 3 years. A \$150 annual inactivity fee applies if there is no activity on your line during 12 month period. Bank will pay closing costs on loans up to \$250,000. Borrowers may be responsible for closing cost on credit lines exceeding that amount and could range from \$0 - \$850 or higher depending on the amount of your loan and other factors such as title insurance premiums. Property and flood insurance required when necessary. Bank of Bartlett NMLS# 418439.