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*Consult your tax adviser about the deductibility of interest. Interest rate will vary based on Wall Street Journal prime rate (as of 03/01/2013 prime rate was 3.25%). The advertised rate is an introductory rate applicable for 24 months after which the standard rate of prime will apply. APR is subject to a minimum floor rate of 4.00%. Your APR may be higher based on several factors including your credit history, loan to value (LTV), and Exchange Bank deposit relationship. APR may vary. APR will never be greater than 18% or the maximum rate allowed by applicable law. This offer is for new home equity lines and is based on a minimum line amount of \$10,000. There are no closing costs if \$10,000 is advanced within 30 days of closing and remains outstanding for 90 days and line remains open for a minimum of 2 years. Property insurance may be required, including flood insurance if applicable. Offer subject to credit approval. Offer subject to change. Member FDIC. Equal Housing Lender