



Promotions

Get up to \$250 in Holiday Cash!

Earn up to \$250 in Holiday Cash with Advance Financial just for making your banking better. Open a new checking account and we'll give you \$50 cash. Get \$50 more when you register for and use online bill pay – and get another \$50 when you sign up for direct deposit. Plus, get \$100 when you close on a vehicle loan. That's a total of \$250!

Already have an Advance Financial checking account? Get up to \$100 cash for using online bill pay and direct deposit. Already have an existing vehicle loan at another institution? Refinance with us and get \$100!

Home Equity Line of Credit – 1.99% APR fixed for 12 months, 3.25% APR variable thereafter *

Your home is a valuable source of newfound money with an Advance Financial Home Equity Line of Credit. Use your money to consolidate debt, finance home improvement projects, purchase a second home, pay for a college education or take the trip of a lifetime.

- 1.99% APR fixed for 12 months, 3.25% APR variable thereafter
- No application or appraisal fee
- No closing costs
- No minimum amount to borrow
- \$250,000 max line of credit
- Up to 80% Loan to Value

With fast approval, you can lock in a low rate and get quick cash out of your house. Call us to apply – 219.392.3900.

*1.99% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit (HELOC) with an 80% loan-to-value (LTV) or less. The APR is based on the person's credit worthiness. Offer is available for new applications submitted from July 1, 2016 – September 30, 2016. The introductory APR will remain fixed for the first 12 months and will begin on the date the HELOC is opened. After the introductory period, the APR becomes variable and adjusts based on the Prime Rate (the index) as published in the *Wall Street Journal*. As of April 1, 2016 the variable rate for a Home Equity Line of Credit ranges from 3.25% APR to 7.50% APR. Lifetime APR will not exceed 18%. Loans are subject to approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Customer pays no closing costs or appraisal fee. Consult a tax advisor regarding the deductibility of interest.

\$400 off Mortgage Loan Closing Costs

With mortgage rates still historically low, now is the perfect time to finance your new home or refinance your existing mortgage loan with Advance Financial. We offer a wide range of mortgage options to fit your needs and knowledgeable professionals to help you through the entire process. **Plus receive \$400 off closing costs!** So whether you are buying your dream home, building a new house, or just looking to refinance the one you own, we'll help you find a mortgage plan that's right for you.

Call us today to apply – 219.392.3900.

Newsletter Signup

Find out what's new at Advance Financial and see how you can benefit as a member.

Sign Up Now (<http://visitor.r20.constantcontact.com/d.jsp?llr=4iuwhzcab&p=oi&m=1102506053919&sit=9qyfokaeb&f=f3fe6c39-4b22-40ad-82d9-39a87610d94b>)

Current Rates

SAVINGS	CHECKING	LOANS	CD/IRA
Rates in effect as of November 3, 2016			
Savings Accounts			APY
Regular Share			0.03%
Holiday Club			0.03%