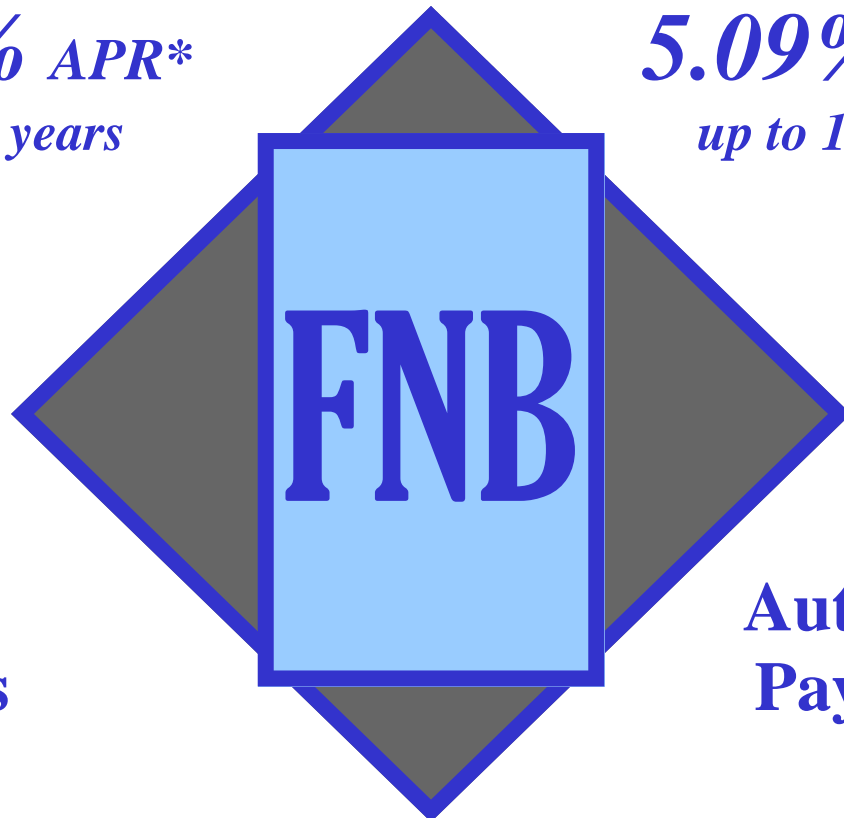


CHECK OUT FNB's HOME EQUITY RATES

4.19% APR*
up to 5 years

5.09% APR*
up to 10 years



**Low
Rates**

**Automatic
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Rates are subject to change without notice. Maximum Loan to value 80%. Property Insurance is required. Subject to credit approval. Other restrictions may apply. Payment example on \$5,000.00 for 5 years 4.19% APR would be \$92.54 per month. A 10 year loan at 5.09% APR would be \$53.27 per month.
*Annual Percentage Rate and Monthly Payment based on \$5,000 loan for the term specified. Payments include principal and interest. Taxes and insurance are not included. Interest Rate, Annual Percentage Rate and Monthly Payment based on automatic deduction from an FNB account. Maximum loan amount \$100,000. Other fees may apply.

