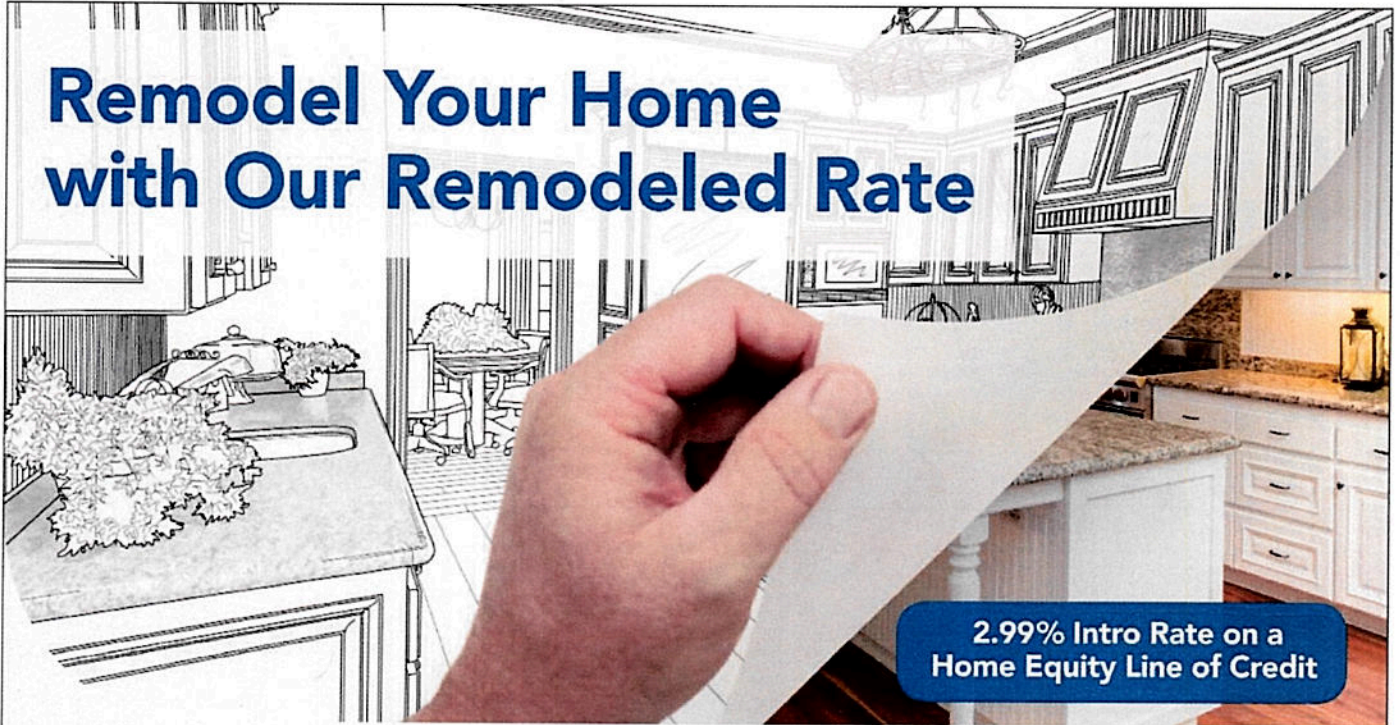


Remodel Your Home with Our Remodeled Rate



2.99% Intro Rate on a Home Equity Line of Credit

LOW INTRODUCTORY RATE

You can't afford to put off your dreams with rates like these. Whether it's travel or home improvements, let Valley be your dream partner.

2.99% APR | FOR THE FIRST 12 MONTHS

THEN A VARIABLE RATE

AS LOW AS **4.25% APR**

GREAT RATES, QUICK TURNAROUND AND NO CLOSING COSTS ON LINES UP TO \$250,000.

I'm here to help!



SUMMER P. MANGELS
RESIDENTIAL MORTGAGE
HOME LOAN CONSULTANT

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The Home Equity Line of Credit introductory rate of 2.99% Annual Percentage Rate (APR) is fixed for the first 12 months from account opening. After that, the variable APR applicable to your account will be the highest Prime Rate published in The New York Times for the last banking day preceding the first day of each billing cycle. As of 8/3/17, the Prime Rate is 4.25%. This offer is subject to credit approval and assumes an applicant with excellent credit. The maximum APR is 15.9% and, after the expiration of the introductory rate, the minimum APR is 3.75%. The maximum combined loan to value for all liens is 80%. The maximum line amount is \$250,000. A \$75 annual fee applies. The term of the line includes a 5-year draw period with a 20-year repayment period. This offer is limited to new lines only for owner-occupied primary residences. Homeowners insurance is required; flood insurance is required where necessary. Minimum draw is \$500. An early termination fee of \$190 applies to NJ & PA properties if your account is terminated during the first 15 months; for NY & FL properties, you must reimburse Valley for out of pocket origination expenses if your account is terminated during the first 36 months. Additional terms and conditions apply. Offer may be withdrawn without notice. © 2017 Valley National Bank®. Member FDIC. Equal Opportunity Lender. All Rights Reserved. VCS-7645

