

HOME EQUITY LINE OF CREDIT


Make Yourself At Home!

4.99% APR

6 MONTH INTRODUCTORY RATE*

\$0 Closing Costs for loans up to \$250,000!*



SYB - NMLS# 433971 Member FDIC. Equal Housing Lender 

Your home is a valuable asset. Take the equity you have and make it work for you...

\$0 Closing Costs!

Now is a great time to get your Home Equity Line of Credit because we're offering \$0 Closing Costs!*

**Stock
Yards[®]**
Bank & Trust
Member FDIC

A TRUSTED
PARTNER
since
1904

➤ **Make Home Improvements!**

➤ **Finance an education!**

➤ **or consolidate debts!**

*The introductory annual percentage rate (APR) will be fixed at 4.99% during the 6-month introductory period. Offer is available for new applications submitted from March 4 – May 31, 2019. After the 6-month introductory period the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. (As of March 1, 2019 the Prime Rate is 5.50%). Stock Yards Bank will pay certain closing costs on your behalf. If you pay off and close your line of credit within 36 months, you will be required to reimburse us for those closing costs.

Annual Percentage Rate (APR) currently ranges from 5.50% to 6.50%. Rate will not exceed 24% in Kentucky and Ohio and 21% in Indiana. Your rate and corresponding APR is dependent on your credit history, loan amount, and Stock Yards Bank's credit policies. Lowest rate available is for well qualified borrowers who are approved for a new line amount of \$25,000 or greater. The annual percentage rate (APR) will vary with Prime Rate as published in the Wall Street Journal, but APR cannot decrease below floor rate of 4.00%. APRs Subject to credit approval on a Stock Yards Bank & Trust Home Equity Line of Credit on owner occupied homes with an 80% or less loan-to-value ratio. Line amounts range from \$15,000 to \$250,000. Annual fee of \$50 will be charged at the first anniversary of the plan and each year thereafter. Not available to refinance existing Home Equity Loans. Property insurance is required and, if applicable, flood insurance will be required. This loan is not available for the purchase of a primary residence. Minimum payment may not be sufficient to repay outstanding loan balance at the end of the draw period and may result in a single balloon payment. Consult your tax advisor regarding the deductibility of interest. Other restrictions may apply. ©2019 Stock Yards Bank & Trust.