



# spring INTO ACTION

With one of our two new Home Equity Line of Credit<sup>1</sup> promotion options:

**Introductory 2.99% APR fixed for the first 9 months, variable APR of 4.25% - 7.50% thereafter<sup>2</sup> with a draw of \$50,000 or greater at closing**

—OR—

**3.24% APR fixed for the first 9 months, variable APR of 4.25% - 7.50% thereafter<sup>2</sup>**



Improve your financial outlook today by taking advantage of a National Bank of Arizona Home Equity Line of Credit

## ENJOY

- Instant access to funds
- No annual fee
- No origination, appraisal or title fees
- Convenient access via check and online banking

## ELIGIBLE PROPERTIES



PRIMARY RESIDENCE



SECOND HOME



VACATION HOME

1) Offers subject to credit approval. Terms and conditions apply. APRs effective as of 03/16/2020 and subject to change without notice. Completed applications must be received by 06/19/2020 and closed by 09/18/2020 to qualify for promotional offers. Minimum loan amount \$10,001. Collateral must be owner-occupied single-family residential property, second home or vacation home including condos, townhomes and eligible double-wide manufactured homes with affixed lot located in Arizona. Property insurance is required. Automatic payment from an NBJAZ® deposit account is required. An early closure fee of \$500 - \$1,000 may apply if closed within the first 3 years. Offers apply to new Home Equity Lines of Credit. See a banker for full details.

2) Offer 1: Introductory fixed Annual Percentage Rate (APR) is 2.99% for the first 9 months from account opening with draw of \$50,000 or greater at closing. Offer 2: Introductory fixed APR is 3.24% for the first 9 months from account opening. For both offers, after the introductory fixed APR period ends, a variable APR of 4.25% - 7.50% will apply based on commitment amount, loan-to-value, lien position and credit worthiness. The lowest advertised variable APR is based on 1st lien position, excellent credit and LTV. The variable APR is based on the Prime Rate as stated in The Wall Street Journal plus a margin and is subject to change without notice. If the variable APR adjusts, it will not exceed 21%. A fee of \$500 - \$1,000 may apply if line is closed within the first 3 years. See a banker for full details.