



Dream BIGGER

WITH OUR LOWER RATES.

12 Month Variable Rate Line of Credit
RATES AS LOW AS

2.24%
APR*

Variable Rate after Intro Period
RATES AS LOW AS

4.00%
APR*

*Annual Percentage Rate (APR) as of 4-1-2022



Open a New Home Equity Total Line of Credit (TLC)
up to \$100,000 Before 6/30/22 and **Pay No Closing Costs!****



Using the equity in your home can be an excellent way to get the financing you need at an affordable rate. Monona Bank's Home Equity Total Line of Credit can help you finance your dreams... whatever they may be.

- An updated kitchen or finished basement?
- A new car, truck, boat or RV?
- A dream vacation or consolidate your debts?

If you have equity in your home, using that equity can be an excellent way to finance your dreams at an affordable rate.

**Interest rate offer valid on new Home Equity Total Lines of Credit (TLC) of \$10,000.00 up to \$250,000.00 opened before 6/30/2022. No closing costs offer good on TLC loans up to \$100,000. Not available to existing Monona Bank Home Equity Line of Credit clients. Offer is subject to change without notice. Introductory rate offer applies to Tier 1 credit borrowers only. Tier 2 credit borrowers will qualify for an introductory rate as low as 2.74% APR. Tier 3 credit borrowers will qualify at normally posted rates (as low as 5.50% APR as of 4-1-2022). Maximum variable rate is 18.00% APR. After the introductory period, the rate will change to a variable Index Rate (Wall Street Journal Prime Rate) plus a margin. Maximum Loan-to-Value not to exceed 85%. Must be owner-occupied one or two family residential properties. Loans greater than \$100,000 may require an appraisal and title insurance. Those costs are not included in the No Closing Costs offer and are the customer's responsibility. Normal underwriting guidelines apply. Offer not valid on temporary financing of 12 months or less and other restrictions may apply.

[CLICK HERE TO APPLY ONLINE TODAY.](#)