

When You Or Your Home Need A Little TLC; Monona Bank Is Here For You!

12 Month Variable Rate Line of Credit
RATES AS LOW AS

1.99%
APR*

Variable Rate after Intro Period
RATES AS LOW AS

4.00%
APR*

*Annual Percentage Rate (APR) as of 6-1-2021



Monona Bank™

Open a New Home Equity Total Line of Credit (TLC) up to
\$100,000 Before 9/30/21 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 (TLC) can help you finance your dreams... whatever they are.

- Our TLC gives you total control over your loan by allowing you to use it as a line of credit with a variable rate or a home equity loan with a fixed rate and payment schedule.
- Protect yourself from rising rates by using our RateLock option to lock your rate for up to five years.

**Interest rate offer valid on new Home Equity Total Lines of Credit (TLC) of \$10,000.00 up to \$250,000.00 opened before 9/30/2021. 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 2.49% APR. Tier 3 credit borrowers will qualify at normally posted rates (as low as 5.25% APR as of 6-1-2021). 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.

**APPLY
ONLINE!**

JUST VISIT mononabank.com OR CONTACT ONE OF OUR HOME EQUITY EXPERTS AT ANY OF OUR LOCATIONS BELOW:

BELLEVILLE
(608) 424-0090

BROOKLYN
(608) 455-5090

COTTAGE GROVE
(608) 839-9400

CROSS PLAINS
(608) 798-2265

MADISON
(608) 284-8383

MIDDLETON
(608) 824-3244

MONONA
(608) 395-2323
(Bridge Road)

MONONA
(608) 310-1244
(Monona Drive)

SAUK PRAIRIE
(608) 643-2265



Member FDIC



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