

4.000% APR¹

EquityLine

Now's the time – use the equity in your home to finance home improvements, college tuition, a long awaited vacation or debt consolidation.

- Pay no closing costs – First Citizens will pay up to \$500 in closing costs.²
- Tax-deductible interest.³



Talk With Us

For additional information, visit a First Citizens office, talk with your banker or call 1.888.FC DIRECT (1.888.323.4723), 8:00 a.m. to 8:00 p.m. Eastern time weekdays and 8:00 a.m. to 6:00 p.m. weekends. We look forward to talking with you about the possibilities.

¹ As of May 1, 2010 for new EquityLines of \$25,000 or more, the APR is Prime minus 1/4%. Contact us for APRs on credit lines less than \$25,000. APRs may vary. Maximum APR is 18%; minimum APR is 4%. "Prime Rate" is the highest prime rate published on the last business day of the previous calendar month in the Money Rates table of *The Wall Street Journal*.

² Property insurance required. Flood insurance, title insurance and external appraisal, if required, are the responsibility of the borrower. Closing costs are approximately \$350.00 for typical EquityLines not exceeding \$50,000 in Virginia and West Virginia.

³ Consult your tax advisor regarding the deductibility of interest.

Limited time offer that may be withdrawn or changed at any time without notice. Normal credit approval applies. Certain restrictions may apply. Member FDIC. Equal Housing Lender 

firstcitizens.com

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**First Citizens
Bank**