

# You hold the key to debt consolidation.



*Consolidate with a low-interest home equity line of credit.*

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**Guaranty Bank**

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<b>12 MONTHS</b>	<b>As low as</b>	<b>then</b>	<b>Loan to Value</b>	<b>Term of Loan</b>	<b>Loyalty APR* with Guaranty Bank account automatic payment as low as</b>
	<b>2.49% APR*</b>	<b>5.25% APR*</b>	Combined LTV 70% or less	Fixed First 12 Months	2.49%

\* Loyalty fixed rate is an Annual Percentage Rate (APR) of 2.49% for the first 12 months following consummation and subject to change after the introductory period. Subject to credit approval. Limited time offer and subject to change without notice. The APR after the introductory period is the prime rate quoted in the Money Rate section Wall Street Journal ("Wall Street Journal Prime") minus .25% but will not be lower than 5.00% nor exceed 18%. The Wall Street Journal Prime Rate as of December 20, 2018 was 5.50%. Introductory rate is available only on new home equity lines of credit with combined loan-to-value ratio of 70% or less with an automatic loan payment from a Guaranty Bank deposit account. Termination of the automatic payment will result in an interest rate increase of .50%. Pre-payment penalty may apply. Property insurance is required. No cost or fees will be charged at closing. Other promotional rates and terms are available, see bank for details. Other restrictions may apply.



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