



## HOME EQUITY LINE OF CREDIT APPLICATION INSTRUCTIONS

Dear Applicant:

Your application package contains:

- Application
- Important Terms of Our Home Equity Credit Line Application Early Disclosure Statement
- “What You Should Know About Home Equity Lines of Credit” Brochure

To process your application for a Home Equity Line of Credit, we will need you to supply the following items:

- Completed application signed by all applicants
- Two most recent pay stubs for all applicants (If you are self-employed, two most recent tax returns for all applicants)
- Copy of your current Homeowner’s Insurance Policy
- Copy of the Deed to property offered as collateral
- Copy of the most recent tax bill for property
- Copy of Driver’s License for all applicants (The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an account)
- If you are retired, please attach a copy of your Pension Award Letter and/or Social Security Benefit Letter (if you are using Social Security, Social Security disability (SSD), or Supplemental Social Security Income)

We would be happy to make photocopies of any of the above requested original items for you, while you wait, and return the originals to you.

If you have any questions, please do not hesitate to contact us.

## Home Equity Line of Credit Application

To assist the government in fighting the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you, which may include your driver's license or other identifying documents.

### What type of account are you applying for? (check appropriate box)

**INDIVIDUAL:** Own name, relying on your own income or assets, and not the income or assets of another person as the basis for repayment of the loan requested. Complete all sections, except those that apply to co-applicants.

**JOINT:** If you are applying for a loan with another person, complete all sections, including all information in the co-application sections.

Yes, we intend to apply for joint credit:

\_\_\_\_\_ Applicant \_\_\_\_\_ Co-Applicant

| Loan Product           |                 |
|------------------------|-----------------|
| Amount requested<br>\$ | Purpose of Loan |

| APPLICANT INFORMATION  |                 |   |  |                                   |   |
|--|-----------------|---|--|-----------------------------------|---|
| APPLICANT NAME   |                 |   | CO-APPLICANT NAME  |                                   |   |
| Home Address   |                 |   | Home Address   |                                   |   |
| City, State, Zip   |                 |   | City, State, Zip   |                                   |   |
| Date of Birth  |                 | Social Security #   | Date of Birth  |                                   | Social Security #   |
| Marital Status:<br><input type="checkbox"/> Married<br><input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried –<br>(Single, Divorced, Widowed) |                 | Residency Status:<br><input type="checkbox"/> U.S. Citizen<br><input type="checkbox"/> Permanent Resident Alien<br><input type="checkbox"/> Non-Perm Resident Alien<br><input type="checkbox"/> Other | Marital Status:<br><input type="checkbox"/> Married<br><input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried –<br>(Single, Divorced, Widowed) |                                   | Residency Status:<br><input type="checkbox"/> U.S. Citizen<br><input type="checkbox"/> Permanent Resident Alien<br><input type="checkbox"/> Non-Perm Resident Alien<br><input type="checkbox"/> Other |
| Home Phone #   |                 | Cell Phone #  | Home Phone #   |                                   | Cell Phone #  |
| Email Address  |                 |   | Email Address  |                                   |   |
| Current Employer   |                 |   | Current Employer   |                                   |   |
| Address of Employer  |                 |   | Address of Employer  |                                   |   |
| # Years  | Title/Position  |   | # Years  | Title/Position                    |   |
| Business Phone #   |                 |   | Business Phone #   |                                   |   |
| <input type="checkbox"/> Full Time<br><input type="checkbox"/> Part Time   | Gross Salary \$ | <input type="checkbox"/> Week<br><input type="checkbox"/> Year  | <input type="checkbox"/> Full Time<br><input type="checkbox"/> Part Time   | Gross Salary \$                   | <input type="checkbox"/> Week<br><input type="checkbox"/> Year  |
| Other Income* \$   |                 | <input type="checkbox"/> Week<br><input type="checkbox"/> Year  | Other Income* \$   |                                   | <input type="checkbox"/> Week<br><input type="checkbox"/> Year  |
| Source of Other Income*  |                 |   | Source of Other Income*  |                                   |   |
| Previous Employer  |                 | Title/Position  | Previous Employer  |                                   | Title/Position  |
| Business Phone #   |                 | # Years   | Business Phone #   |                                   | # Years   |
| Driver's License Number and State  |                 | Issue Date  | Exp. Date  | Driver's License Number and State |   |
| Issue Date   | Exp. Date       | Issue Date  | Exp. Date  |                                   |   |
| Name of Nearest Relative   |                 | Relationship  | Phone Number   | Name of Nearest Relative          |   |
| Relationship   |                 | Phone Number  | Relationship   |                                   | Phone Number  |

\*Alimony, Child Support, Separate Maintenance Income or other income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| Collateral (Subject Property)             |   |  |   |   |  |
|---|---|--|---|---|--|
| Property Street Address, City, State, Zip |   |  |   |   |  |
| Estimated Value<br>\$                     | Type:<br><input type="checkbox"/> 1 Family<br><input type="checkbox"/> 3-4 Family | <input type="checkbox"/> 2 Family<br><input type="checkbox"/> Condo/Town<br><input type="checkbox"/> Other | Type:<br><input type="checkbox"/> Second Home                             | <input type="checkbox"/> Primary Residence<br><input type="checkbox"/> Investment/Other |  |
| Year Built                                | Year Purchased  | Total Rooms  | Total Square Feet   | Garage<br><input type="checkbox"/> Yes <input type="checkbox"/> No                      |  |
| Number of Bedrooms                        | Number of Baths   | Family Room<br><input type="checkbox"/> Yes <input type="checkbox"/> No                                    | Full Basement<br><input type="checkbox"/> Yes <input type="checkbox"/> No | Central Air<br><input type="checkbox"/> Yes <input type="checkbox"/> No                 | In-Ground Pool<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

### Financial Information

| Primary Residence   |                          |                        |                       |   |
|---|--------------------------|------------------------|-----------------------|---|
| <input type="checkbox"/> Own<br><input type="checkbox"/> Rent | Mortgage Holder/Landlord | Mortgage Balance<br>\$ | Monthly Payment<br>\$ | Annual Taxes/Insurance<br>(if not included in mortgage)<br>\$ |

#### Other Real Estate Owned (if more than four properties, please attach as a separate sheet)

|  |                 |                                   |                        |                       |   |
|--|-----------------|-----------------------------------|------------------------|-----------------------|---|
| <input type="checkbox"/> Second Home<br><input type="checkbox"/> Investment Property | Mortgage Holder | Gross Monthly Rental Income<br>\$ | Mortgage Balance<br>\$ | Monthly Payment<br>\$ | Annual Taxes/Insurance<br>(if not included in mortgage)<br>\$ |
| <input type="checkbox"/> Second Home<br><input type="checkbox"/> Investment Property | Mortgage Holder | Gross Monthly Rental Income<br>\$ | Mortgage Balance<br>\$ | Monthly Payment<br>\$ | Annual Taxes/Insurance<br>(if not included in mortgage)<br>\$ |
| <input type="checkbox"/> Second Home<br><input type="checkbox"/> Investment Property | Mortgage Holder | Gross Monthly Rental Income<br>\$ | Mortgage Balance<br>\$ | Monthly Payment<br>\$ | Annual Taxes/Insurance<br>(if not included in mortgage)<br>\$ |
| <input type="checkbox"/> Second Home<br><input type="checkbox"/> Investment Property | Mortgage Holder | Gross Monthly Rental Income<br>\$ | Mortgage Balance<br>\$ | Monthly Payment<br>\$ | Annual Taxes/Insurance<br>(if not included in mortgage)<br>\$ |

#### Creditors (include: charge accounts, credit cards, installment loans, mortgages, rent, etc.)

|            |            |                    |
|------------|------------|--------------------|
| Creditor 1 | Balance \$ | Monthly Payment \$ |
| Creditor 2 | Balance \$ | Monthly Payment \$ |
| Creditor 3 | Balance \$ | Monthly Payment \$ |
| Creditor 4 | Balance \$ | Monthly Payment \$ |

#### Checking/Savings

|                      |                 |           |
|----------------------|-----------------|-----------|
| Checking Institution | Branch Location | Account # |
| Savings Institution  | Branch Location | Account # |

#### Payoff Information

|          |           |                      |
|----------|-----------|----------------------|
| Lender 1 | Account # | Estimated Balance \$ |
| Lender 2 | Account # | Estimated Balance \$ |
| Lender 3 | Account # | Estimated Balance \$ |
| Lender 4 | Account # | Estimated Balance \$ |

#### Automatic Payment Deduction

I would like my monthly payment deducted from a checking account to be established at The First National Bank of Elmer.

### Declarations

(Please provide details on an additional page to any questions with a "Yes" response.)

| Declaration  | Applicant  | Co-Applicant   |
|--|--|--|
| Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you obligated to pay alimony, child support or separate maintenance?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you party to any lawsuit or subject to outstanding judgments?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you party to taxes or credit obligations past due?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you ever filed for personal bankruptcy or served as an officer in a company that has filed bankruptcy?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you presently under indictment or probation or parole, or ever been convicted for any criminal offense other than a minor motor vehicle violation? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Did you ever have credit in any other name?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

## Home Equity Line of Credit Application

### Representations and Warranties

The information contained in this statement is provided to induce you to extend credit to the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant credit. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any changes in name, address, or employment and of any material adverse, change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to you. In the absence of such notice or a new and full written statement, this should be considered a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

### Loan Application Disclosures

If your application is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact The First National Bank of Elmer Home Equity Lending Department at 6 South Main Street, Elmer, New Jersey, 08318 within 60 days from the date you are notified of our decision. We will send you a written statement of reason for the denial within 30 days of receiving your request for the statement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

In case of errors or questions about your bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write us, on a separate sheet, at P.O. Box 980, Elmer, NJ 08318 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you questioned.

This statement represents an accounting agreement between the bank and you. If there is an error on it, call it to the bank's attention promptly in writing. Failure to do so within three months from the date of this statement may bar your right to have the error corrected. NOTICE: You may act under State Law provisions only after the time period under Federal Law has expired, however, doing so may result in the loss of important rights that could be preserved by acting more promptly under Federal Law.

If an appraisal is used in connection with your loan application, you have the right to a copy of the appraisal. For a loan secured by a first lien; a free copy of the appraisal/evaluation will be sent to you. For a loan secured by a junior lien; a copy of your appraisal/evaluation will be provided upon your request. If you wish a copy, please write to us at 6 South Main Street, Elmer, New Jersey, 08318. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

### Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050, 1-800-613-6743.

### Signing

The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application and the attachments, are true and complete and are made for the purpose of obtaining the loan. Verification may be obtained by any source named in this application and/or in attachments. I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

I acknowledge that I have received the following disclosures:

1. **When Your Home is on the Line – What You Should Know About Home Equity Lines of Credit**
2. **Important Terms of Our Home Equity Line of Credit**
3. **The First National Bank of Elmer Privacy Policy**
4. **CFPB Housing Counselors Near You**

Signature

Date

Signature

Date

## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

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## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

**Introduction:**

More and more lenders are offering home equity lines of credit. By using the equity in your home, you may qualify for a sizable amount of credit, available for use when and how you please, at an interest rate that is relatively low. Furthermore, under the tax law, depending on your specific situation, you may be allowed to deduct the interest because the debt is secured by your home.

If you are in the market for credit, a home equity plan is one of several options that might be right for you. Before deciding, however, you should weigh carefully the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without posing undue financial risk. And remember, failure to repay the amounts you’ve borrowed, plus interest, could mean the loss of your home.

**Home Equity Plan Checklist:**

Ask your Lender to help you fill out this worksheet.

| Basic Features for Comparison        | Plan A | Plan B |
|--------------------------------------|--------|--------|
| Fixed Annual Percentage Rate         | %      | %      |
| Variable Annual Percentage Rate      | %      | %      |
| • Index Used and Current Value       | %      | %      |
| • Amount of Margin                   |        |        |
| • Frequency of Rate Adjustments      |        |        |
| • Amount/Length of Discount (if any) |        |        |
| • Interest Rate Cap and Floor        |        |        |
| Length of Plan                       |        |        |
| Draw Period                          |        |        |
| Repayment Period                     |        |        |
| Initial Fees                         |        |        |
| Appraisal Fee                        |        |        |
| Application Fee                      |        |        |
| Upfront Charges, including Points    |        |        |
| Closing Costs                        |        |        |
| Repayment Terms                      |        |        |
| During the Draw Period               |        |        |
| Interest and Principal Payments      |        |        |
| Fully Amortizing Payments            |        |        |
| When the Draw Period Ends            |        |        |
| Balloon Payments?                    |        |        |
| Renewal Available?                   |        |        |
| Refinancing of Balance by Lender?    |        |        |
|                                      |        |        |
|                                      |        |        |

**What is a Home Equity Line of Credit?**

A home equity line of credit is a form of revolving credit in which your home serves as collateral. Because a home often is a consumer’s most valuable asset, many homeowners use home equity credit lines only for major items such as education, home improvements, or medical bills and choose not to use them for day-to-day expenses.

With a home equity line of credit, you will be approved for a specific amount of credit. Many lenders set the credit limit on a home equity line by taking a percentage (i.e., 75 percent) of the home’s appraised value and subtracting from that the balance owed on the existing mortgage. For example:

|                               |            |
|-------------------------------|------------|
| Appraisal of Home             | \$100,000  |
| Percentage                    | X 75%      |
| Percentage of Appraised Value | =\$ 75,000 |
| Less Mortgage Debt            | -\$ 40,000 |
| Potential Line of Credit      | \$ 35,000  |

In determining your actual credit limit, the lender will also consider your ability to repay the loan (principal and interest), by looking at your income, debts, and other financial obligations, as well as your credit history.

## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

Many home equity plans set a fixed period during which you can borrow money, such as 10 years. At the end of this “draw period”, you may be allowed to renew the credit line. If your plan does not allow renewals, you will not be able to borrow additional money once the period has ended. Some plans may call for payment in full of any outstanding balance at the end of the period. Others may allow repayment over a fixed period (the “repayment period”), for example, 10 years.

Once approved for a home equity line of credit, you will most likely be able to borrow up to your credit limit whenever you want. Typically, you will use special checks to draw on your line. Under some plans, borrowers can use a credit card or other means to draw on the line.

There may be other limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw on the line (for example, \$300) or keep a minimum amount outstanding. Some plans may also require that you take an initial advance when the line is set up.

#### What should you look for when shopping for a plan?

If you decide to apply for a home equity line of credit, look for the plan that best meets your needs. Read the credit agreement carefully, and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs of establishing the plan. Remember, though, the APR for a home equity line is based on the interest rate alone and will not reflect the closing costs and other fees and charges, so you’ll need to compare these costs, as well as the APRs, among lenders.

#### Various interest rates:

Home equity lines of credit typically involve variable rather than fixed interest rates. The variable rate must be based on a publicly available index (such as the prime rate published in some major daily newspapers or a U.S. Treasury Bill rate). In such cases, the interest rate you pay for the line of credit will change, mirroring changes in the value of the index. Most lenders cite the interest rate you will pay as the value of the index at a particular time, plus a “margin”, such as 2 percentage points. Because the cost of borrowing is tied directly to the value of the index, it is important to find out which index is used, how often the value of the index changes, and how high it has risen in the past. It is also important to note the amount of the margin.

Lenders sometimes offer a temporary discounted interest rate for home equity lines; an “introductory” rate that is unusually low for a short period, such as six months.

Variable-rate plans secured by a dwelling must, by law, have a ceiling (or cap) on how much your interest rate may increase over the life of the plan. Some variable-rate plans limit how much your payment may increase and how low your interest rate may fall if the index drops.

Some lenders allow you to convert from a variable interest rate to a fixed rate during the life of the plan, or let you convert all or a portion of line to a fixed-term installation loan.

#### Costs of establishing and maintaining a home equity line:

Many of the costs of setting up a home equity line of credit are like those you pay when you buy a home. For example,

- A fee for a property appraisal to estimate the value of your home
- An application fee, which may not be refunded if you are turned down for credit
- Up-front charges, such as one or more points (one-point equals 1 percent of the credit limit)
- Closing costs, including fees for attorneys, title search, and mortgage preparation and filing; property and title insurance; and taxes

In addition, you may be subject to certain fees during the plan period, such as annual membership or maintenance fees and a transaction fee every time you draw on the credit line.

You could find yourself paying hundreds of dollars to establish the plan. If you were to draw only a small amount against your credit line, those initial charges would substantially increase the cost of the funds borrowed. On the other hand, because the lender’s risk is lower than for other forms of credit, as your home serves as collateral, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the costs of establishing and maintaining the line. Moreover, some lenders waive some or all the closing costs.

## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

#### How will you repay your home equity plan?

Before entering a plan, consider how you will pay back the money you borrow. Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. But, unlike with typical installment loan agreements, the portion of your payment that goes toward principal may not be enough to repay the principal by the end of the term. Other plans may allow payment of *interest only* during the life of the plan, which means that you pay nothing toward the principal. If you borrow \$10,000, you will owe that amount when the payment plan ends.

Regardless of the minimum required payment on your home equity line, you may choose to pay more, and many lenders offer a choice of payment options. However, some lenders may require you to pay special fees and penalties if you choose to pay more, so check with your lender. Many consumers choose to pay down the principal regularly as they do with other loans. For example, if you use your line to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements during the life of the plan – whether you pay some, a little, or none of the principal amount of the loan – when the plan ends, you may have to pay the entire balance owed, all at once. You must be prepared to make this “balloon payment” by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

If your plan has a variable interest rate, your monthly payments may change. Assume, for example, that you borrow \$10,000 under a plan that calls for interest-only payments. At a 10% interest rate, your monthly payments would be \$83. If the rate rises over time to 15%, your monthly payments will increase to \$125. Similarly, if you are making payments that cover interest plus some portion of the principal, your monthly payments will increase, unless your agreement calls for keeping payments the same throughout the plan period.

If you sell your home, you will probably be required to pay off your home equity line in full immediately. If you are likely to sell your home soon, consider whether it makes sense to pay the up-front costs of setting up a line of credit. Also, keep in mind that renting your home may be prohibited under the terms of your agreement.

#### Lines of credit vs. traditional second mortgage loans:

If you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. This type of loan provides you with a fixed amount of money, repayable over a fixed period. In most cases, the payment schedule calls for equal payments that will pay off the entire loan within the loan period. You might consider a second mortgage instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan best suits your needs, consider the costs under the two alternatives. Look at both the APR and other charges. Do not, however, simply compare the APRs, because the APRs on the two types of loans are figured differently:

- The APR for a traditional second mortgage loan considers the interest rate charged plus points and other finance charges.
- The APR for a home equity line of credit is based on a periodic interest rate alone. It does not include points or other charges.

#### Disclosures from lenders:

The federal Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms, and information about any variable-rate feature. And, in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you will get additional disclosures before the plan is opened. If any term, other than a variable-rate feature, changes before the plan is opened, the lender must return all fees if you decide not to enter the plan because of the change. Lenders are also required to provide you with a list of homeownership counseling organizations in your area.

When you open a home equity line, the transaction puts your home at risk. If the home involved is your principal dwelling, the Truth in Lending Act gives you three days from the day the account was opened to cancel the credit line. This right allows you to change your mind for any reason. You simply inform the lender in writing within the three-day period. The lender must then cancel its security interest in your home and return all fees, including any application and appraisal fees, paid to open the account.



## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

The Home Ownership and Equity Protection Act of 1994 (HOEPA) addresses certain unfair practices and establishes requirements for certain loans with high rates and fees, including certain additional disclosures. HOEPA now covers some HELOCs. You can find out more information by contacting the CFPC at the website address and phone number listed in the Contact Information appendix below.

#### What if the lender freezes or reduces your line of credit:

Plans generally permit lenders to freeze or reduce a credit line if the value of the home “declines significantly” or, when the lender “reasonably believes” that you will be unable to make your payments due to a “material change” in your financial circumstances. If this happens, you may:

- **Talk with your lender.** Find out what caused the lender to freeze or reduce your credit line and what, if anything, you can do to restore it. You may be able to provide additional information to restore your line of credit, such as documentation showing that your house has retained its value or that there has not been a “material change” in your financial circumstances. You may want to get copies of your credit reports (go to the CFPB’s website at [consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html](http://consumerfinance.gov/askcfpb/5/can-i-review-my-credit-report.html) for information about how to get free copies of your credit reports) to make sure all the information in them is correct. If your lender suggests getting a new appraisal, be sure you discuss appraisal firms in advance so that you know they will accept the new appraisal as valid.
- **Shop around for another line of credit.** If your lender does not want to restore your line of credit, shop around to see what other lenders have to offer. If another lender is willing to offer you a line of credit, you may be able to pay off your original line of credit and take out another one. Keep in mind, however, that you may need to pay some of the same application fees you paid for your original line of credit.

#### Glossary:

**Annual membership or maintenance fee.** An annual charge for access to a financial product such as a line of credit, credit card, or account. The fee is charged regardless of whether or not the product is used.

**Annual membership or maintenance fee.** An annual charge for access to a financial product such as a line of credit, credit card, or account. The

**Annual percentage rate (APR).** The cost of credit, expressed as a yearly rate. For closed-end credit, such as car loans or mortgages, the APR includes the interest rate, points, broker fees, and other credit charges that the borrower is required to pay. An APR, or an equivalent rate, is not used in leasing agreement.

**Balloon payment.** A large extra payment that may be charged at the end of a mortgage loan or lease.

**Cap (interest rate).** A limit on the amount that your interest rate can increase. Two types of interest rate caps exist. *Periodic adjustment caps* limit the interest rate increase from one adjustment period to the next. *Lifetime caps* limit the interest-rate increase over the life of the loan. By law, all adjustable-rate mortgages have an overall cap.

**Closing or settlement costs.** Fees paid when you close (or settle) a loan. These fees may include application fees; title examination, abstract of title, title insurance, and property survey fees; fees for preparing deeds, mortgages, and settlement documents; attorney’s fees; recording fees; estimated costs of taxes and insurance; and notary, appraisal, and credit report fees. Under the Real Estate Settlement Procedures Act, the borrower receives a good faith estimate of closing costs within three days of application. The good faith estimate lists each expected cost as an amount or range.

**Credit limit.** The maximum amount that may be borrowed on a credit card or under a home equity line of credit plan.

**Equity.** The difference between the fair market value of the home and the outstanding balance on your mortgage plus any outstanding home equity loans.

**Index.** The economic indicator used to calculate interest-rate adjustments for adjustable-rate mortgages or other adjustable-rate loans. The index rate can increase or decrease at any time. See also Selected Index Rates for ARMs over an 11-year period ([consumerfinance.gov/f/201204\\_CFPB\\_ARMs-brochure.pdf](http://consumerfinance.gov/f/201204_CFPB_ARMs-brochure.pdf)) for examples of common indexes that have changed in the past.

## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

**Interest rate.** The percentage rate used to determine the cost of borrowing money, stated usually as a percentage of the principal loan amount and as an annual rate.

**Margin.** The number of percentage points the lender adds to the index rate to calculate ARM interest rate at each adjustment.

**Minimum payment.** The lowest amount that you must pay (usually monthly) to keep your account in good standing. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest.

**Points (also called discount points).** One point is equal to 1 percent of the principal amount of a mortgage loan. For example, if a mortgage is \$200,000, one-point equals \$2,000. Lenders frequently charge points in both fixed-rate and adjustable-rate mortgages to cover loan origination costs or to provide additional compensation to the lender or broker. These points usually are paid at closing and may be paid by the borrower or the home seller, or may be split between them. In some cases, the money needed to pay points can be borrowed (incorporated in the loan amount), but doing so will increase the loan amount and total costs. Discount points (also called discount fees) are points that you voluntarily choose to pay in return for a lower interest rate.

**Security interest.** If stated in your credit agreement, a creditor, lessor, or assignee's legal right to your property (such as your home, stocks, or bonds) that secures payment of your obligation under the credit agreement.

**Transaction fee.** Fee charged each time a withdrawal or other specified transaction is made on a line of credit, such as a balance transfer fee or a cash advance fee.

**Variable rate.** An interest rate that change periodically in relation to an index, such as the prime rate. Payments may increase or decrease accordingly.

#### More Information

For more information about mortgages, including home equity lines of credit, visit [consumerfinance.gov/mortgage](http://consumerfinance.gov/mortgage). For answers to questions about mortgages and other financial topics, visit [consumerfinance.gov/askcfpb](http://consumerfinance.gov/askcfpb). You may also visit the CFPB's website at [consumerfinance.gov/owning-a-home](http://consumerfinance.gov/owning-a-home) to access interactive tools and resources for mortgage shoppers.

Housing counselors can be very helpful, especially for first-time home buyers or if you're having trouble paying your mortgage. The U.S. Department of Housing and Urban Development (HUD) supports housing counseling agencies throughout the country that can provide free or low-cost advice. You can search for HUD-approved housing counseling agencies in your area on the CFPB's website at [consumerfinance.gov/find-a-housing-counselor](http://consumerfinance.gov/find-a-housing-counselor) or by calling HUD's interactive toll-free number at 1-800-569-4287.

The company that collects your mortgage payment is your loan servicer. This may not be the same company as your lender. If you have concerns about how your loan is being serviced or another aspect of your mortgage, you may wish to submit a complaint to the CFPB at [consumerfinance.gov/complain](http://consumerfinance.gov/complain) or by calling 1-855-411-CFPB (2372).

When you submit a complain to the CFPB, they will forward your complaint to the company and work to get a response. Companies have 15 days to respond to you and the CFPB. You can review the company's response and give feedback to the CFPB.

#### Contact Information

For additional information or to submit a complaint, you can contact the CFPB or one of the other federal agencies listed below, depending on the type of institution. If you are not sure which agency to contact, you can submit a complaint to the CFPB and if the CFPB determines that another agency would be better able to assist you, they will refer your complaint to that agency and let you know.

## When Your Home is on The Line

### What You Should Know About Home Equity Lines of Credit

| Regulatory Agency   | Regulated Entities   | Contact Information  |
|---|--|--|
| <b>Consumer Financial Protection Bureau (CFPB)</b><br>P.O. Box 4503<br>Iowa City, IA 52244  | Insured depository institutions and credit unions with assets greater than \$10 billion (and their affiliates), and non-bank providers of consumer financial products and services, including mortgages, credit cards, debt collection, consumer reports, prepaid cards, private education loan, and payday lending. | 855-411-CFPB (2372)<br>consumerfinance.gov<br>consumerfinance.gov/compliant                            |
| <b>Board of Governors of the Federal Reserve System (FRB)</b><br>Consumer Help<br>P.O. Box 1200<br>Minneapolis, MN 55480  | Federally insured state-chartered bank members of the Federal Reserve System   | 888-851-1920<br>Federalreserveconsumerhelp.gov   |
| <b>Office of the Comptroller of the Currency (OCC)</b><br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010                      | National banks and federally chartered savings banks/associations  | 800-613-6743<br>occ.treas.gov<br>helpwithmybank.gov  |
| <b>Federal Deposit Insurance Corporation (FDIC)</b><br>Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64103                           | Federally insured state-chartered banks that are not members of the Federal Reserve System   | 877-ASK-FDIC or 877-275-3342<br>fdic.gov<br>fdic.gov/consumers   |
| <b>Federal Housing Finance Agency (FHFA)</b><br>Consumer Communications Center<br>400 7 <sup>th</sup> Street S.W.<br>Washington, DC 20024                         | Fannie Mae, Freddie Mac, and the Federal Home Loan Banks   | Consumer Helpline<br>202-649-3811<br>fhfa.gov  |
| <b>National Credit Union Administration (NCUA)</b><br>Consumer Assistance<br>1775 Duke Street<br>Alexandria, VA 22314   | Federally chartered credit unions  | 800-755-1030<br>ncua.gov<br>mycreditunion.gov  |
| <b>Federal Trade Commission (FTC)</b><br>Consumer Response Center<br>600 Pennsylvania Avenue N.W.<br>Washington, DC 20581   | Finance companies, retail stores, auto dealers, mortgage companies and other lenders, and credit bureaus   | 877-FTC-HELP or 877-382-4357<br>ftc.gov<br>ftc.gov/bep   |
| <b>Securities and Exchange Commission (SEC)</b><br>Complaint Center<br>100 F. Street N.E.<br>Washington, DC 20581   | Brokerage firms, mutual fund companies, and investment advisers  | 202-551-6551<br>sec.gov  |
| <b>Farm Credit Administration Office of Congressional and Public Affairs</b><br>1501 Farm Credit Drive<br>McLean, VA 22102  | Agricultural lenders   | 703-883-4056<br>fca.gov  |
| <b>Small Business Administration (SBA)</b><br>Consumer Affairs<br>409 3 <sup>rd</sup> Street S.W.<br>Washington, DC 20416   | Small business lenders   | 800-U-ASK-SBA or 800-827-5722<br>sba.gov   |
| <b>Commodity Futures Trading Commission (CFTC)</b><br>1155 21 <sup>st</sup> Street N.W.<br>Washington, DC 20581   | Commodity brokers, commodity trading advisors, commodity pools, and introducing brokers  | 866-366-2382<br>cftc.gov/consumer-protection   |
| <b>U.S. Department of Justice (DOJ)</b><br>Civil Rights Division<br>950 Pennsylvania Avenue N.W.<br>Housing and Civil Enforcement Section<br>Washington, DC 20530 | Fair lending and housing issues  | 202-514-4713<br>To report an incident of housing discrimination: 800-896-7743<br>fairhousing@usdoj.gov |
| <b>Department of Housing and Urban Development (HUD)</b><br>Office of Fair Housing/Equal Opportunity<br>451 7 <sup>th</sup> Street S.W.<br>Washington, DC 20410   | Fair lending and housing issues  | 800-669-9777<br>hud.gov/complaints   |

## Important Terms of our FNBE Home Equity Line of Credit Application Early Disclosure

This disclosure contains important information about our FNBE HELOC (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

**Availability of Terms:** All the terms of the Plan described herein are subject to change. If any of these terms change (other than the Annual Percentage Rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

**Security Interest:** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

**Possible Actions:** Under this Plan, we have the following rights:

**Termination and Acceleration.** We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees if any of the following happens:

- (a) You commit fraud or material misrepresentations at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

**Suspension or Reduction:** In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

**Change in Terms:** We may make changes to the terms of the Plan if you agree to the change in writing at that time, the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

## Important Terms of our FNBE Home Equity Line of Credit Application Early Disclosure

**Fees and Charges:** To open and maintain an account, you must pay certain fees and charges.

**Lender Fees.** The following fees must be paid to us:

| Description      | Amount  | When Charged   |
|------------------|---------|--|
| NSF Handling Fee | \$30.00 | At the time a payment is returned to us for non-sufficient funds |
| Stop Payment Fee | \$15.00 | At the time you request a Stop Payment                           |
| Overlimit Charge | \$25.00 | At the time your Credit Line balance exceeds your credit limit   |

**Third Party Fees.** You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies. These third-party fees general total between \$502.00 and \$1,040.00. We estimate the breakdown of these as follows:

| Description                        | Amount                      | When Charged    |
|------------------------------------|-----------------------------|-----------------|
| Recording                          | \$80.00 - \$250.00          | At Loan Closing |
| Title Insurance (if needed)        | \$5.25 per \$1,000 borrowed | At Loan Closing |
| Property Search                    | \$40.00 - \$80.00           | At Loan Closing |
| Professional Appraisal (if needed) | \$0.00 - \$475.00           | At Loan Closing |
| Credit Report                      | \$28.00 - \$53.00           | At Loan Closing |
| Flood Search                       | \$9.50                      | At Loan Closing |

**Property Insurance:** You must carry insurance on the property that secures the Plan.

**Minimum Payment Requirements:** You can obtain advances of credit during the following period: through the full life of the line (the "Draw Period"). Your regular payment will be based on a percentage of your outstanding balance, including principal and unpaid interest, plus all accrued FINANCE CHARGES as shown below or \$100.00, whichever is greater. Your payments will be due monthly.

| Range of Balances | Number of Payments | Regular Payment Calculation  |
|-------------------|--------------------|--|
| All Balances      | 180                | 0.556% of your outstanding balance, plus all accrued FINANCE CHARGES |

Your "Minimum Payment" will be the regular payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your credit line and your final payment will be a single balloon payment. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your regular payment.

In any event, if your credit line balance falls below \$100.00, you agree to pay your balance in full.

**Minimum Payment Example:** If you made only the minimum and took no other credit advances, it would take 10 years and 2 months to pay off a credit advance of \$10,000 at an ANNUAL PERCENTAGE RATE of 4.000%. During that period, you would make 122 monthly payments ranging from \$84.42 to \$100.00.

**Transaction Requirements:** The following transaction limitations will apply to the use of your credit line:

**Credit Line FNBE Home Equity Line of Credit Check Limitations.** The following transaction limitations will apply to your credit line and the writing of FNBE Home Equity Line of Credit Checks.

**Minimum Advance Amount.** The minimum amount of any credit advance that can be made on your credit line is \$250.00. This means any FNBE Home Equity Line of Credit Check must be written for at least the minimum advance amount.

**Tax Deductibility:** You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

**Variable Rate Feature:** The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

**The Index:** The ANNUAL PERCENTAGE RATE is based on the value of an index (referred to in this disclosure as the "Index"). The index PRIME RATE AS PUBLISHED IN THE WALL STREET JOURNAL. Information about the Index is available or published AS PUBLISHED IN THE WALL STREET JOURNAL. We will use the most recent Index value available to us as of THE LAST DAY OF EACH MONTH BEFORE any annual percentage rate adjustment.

## Important Terms of our FNBE Home Equity Line of Credit Application Early Disclosure

**Annual Percentage Rate:** To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, then divide the value by 12 (monthly). To obtain the ANNUAL PERCENTAGE RATE, we multiply the Periodic Rate by 12 (monthly). This result is the **ANNUAL PERCENTAGE RATE**. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. However, if the Index rate change since the previous adjustment is less than 0.125%, the ANNUAL PERCENTAGE RATE will not change. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by periodic annual percentage rate change limitations and the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin, discount and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

**Frequency of Annual Percentage Rate Adjustments:** Your ANNUAL PERCENTAGE RATE can change monthly. Your ANNUAL PERCENTAGE RATE cannot increase or decrease more than 2.000 percentage points at each adjustment. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000% per annum or go below 4.000% per annum, at any time during the term of the Plan.

**Maximum Rate and Payment Examples:** If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$192.25. This ANNUAL PERCENTAGE RATE could be reached at the time of the 6<sup>th</sup> payment.

**Prepayment:** You may prepay all or any amount owing under the Plan, at any time, without penalty.

**Historical Example:** The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the Index from 2007 to 2021. The Index values are from the following reference period: THE LAST BUSINESS DAY IN JANUARY. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the index or your payments would change in the future.

### Index Table

| Year<br>(THE LAST BUSINESS DAY IN JANUARY) | Index<br>(Percent) | Margin (1)<br>(Percent) | Annual<br>Percentage<br>Rate | Monthly<br>Payment<br>(Dollars) |
|--|--------------------|-------------------------|------------------------------|---------------------------------|
| 2007                                       | 8.250              | 0.000                   | 8.250                        | 126.06                          |
| 2008                                       | 6.000              | 0.000                   | 6.000                        | 100.00                          |
| 2009                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2010                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2011                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2012                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2013                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2014                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2015                                       | 3.250              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2016                                       | 3.500              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2017                                       | 3.750              | 0.000                   | 4.000 (8)                    | 100.00                          |
| 2018                                       | 4.500              | 0.000                   | 4.500                        |                                 |
| 2019                                       | 5.500              | 0.000                   | 5.500                        |                                 |
| 2020                                       | 4.750              | 0.000                   | 4.750                        |                                 |
| 2021                                       | 3.250              | 0.000                   | 4.000 (8)                    |                                 |

(1) This is a margin we have used recently; your margin may be different  
 (2) This reflects the lifetime floor rate

## Privacy Disclosure

| FACTS        |   | WHAT DOES The First National Bank of Elmer DO WITH YOUR PERSONAL INFORMATION? |
|--------------|---|---|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.  |   |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Checking Account Information</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |   |
| <b>How?</b>  | All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons The First National Bank of Elmer chooses to share; and whether you can limit this sharing.   |   |

| Reasons we can share your personal information  | Does The First National Bank of Elmer share? | Can you limit this sharing? |
|---|--|-----------------------------|
| <b>For our everyday business purposes</b> – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes  | No                          |
| <b>For our marketing purposes</b> – To offer our products and services to you   | No   | We Don’t Share              |
| <b>For joint marketing with other financial companies</b>   | Yes  | No                          |
| <b>For our affiliate’s everyday business purposes</b> – Information about your transactions and experiences   | No   | We Don’t Share              |
| <b>For our affiliate’s everyday business purposes</b> – Information about your creditworthiness   | No   | We Don’t Share              |
| <b>For non-affiliates to market you</b>   | No   | We Don’t Share              |

|                   |   |
|-------------------|---|
| <b>Questions?</b> | Call (856) 358-7000 or go to <a href="http://www.ElmerBank.com">www.ElmerBank.com</a> |
|-------------------|---|

| What we do   |  |
|--|--|
| How does The First National Bank of Elmer protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  |
| How does The First National Bank of Elmer collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an Account or Deposit Money</li> <li>• Pay your bills or apply for a Loan</li> <li>• Give us Your Income Information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  |
| Why can’t I limit all sharing?   | Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliate’s everyday business purposes- information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>The First National Bank of Elmer has no affiliates.</i>   |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>The First National Bank of Elmer does not share with nonaffiliates so they can market to you.</i> |
| <b>Joint Marketing</b> | Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>The First National Bank of Elmer does not share with nonaffiliates so they can market to you.</i> |