

\$0 Closing Costs for loans up to \$250,000!*

HOME SWEET HOME EQUITY

2.49%
APR*

4 MONTH INTRODUCTORY RATE

AFTER 4 MONTHS,
VARIABLE RATE AS LOW AS

4.25%
APR**

Make Yourself At Home!

Your home is a valuable asset. Take the equity you have and make it work for you...

\$0 Closing Costs!

Now is a great time to get your **HOME SWEET HOME EQUITY** Line of Credit because we're offering \$0 Closing Costs!***

- > **Make Home Improvements!**
- > **Finance an education!**
- > **or Purchase a car!**

**Stock
Yards®**
Bank & Trust

**A TRUSTED PARTNER
since 1904**

SYB - NMLS# 433971 Member FDIC. Equal Housing Lender 

*The introductory annual percentage rate (APR) will be fixed at 2.49% during the 4-month introductory period. Offer is available for new applications submitted from October 15 – December 30, 2017. After the 4-month introductory period the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. (As of October 15, 2017 the Prime Rate is 4.25%).

**APR shown available as of October 15, 2017. Your rate and corresponding APR may be higher than the advertised rate, depending on your credit history, loan amount, and Stock Yards Bank's credit policies. Lowest rate available is for well qualified borrowers who are approved for a new line amount of \$25,000 or greater. APRs currently range from 4.25% to 5.25% APR. Rate will not vary above 24%, or applicable state law, or below 4.00% APR. Subject to credit approval on a Stock Yards Bank & Trust Home Equity Line of Credit on owner occupied homes with an 80% or less loan-to-value ratio. Line amounts range from \$15,000 to \$250,000. Annual fee of \$50 will be charged at the first anniversary of the plan and each year thereafter. Not available to refinance existing Home Equity Loans. Property insurance is required and, if applicable, flood insurance will be required. This loan program is not available for the purchase of residential property. Minimum payment may not be sufficient to repay outstanding loan balance at the end of the draw period and may result in a single balloon payment. Consult your tax advisor regarding the deductibility of interest. Interest rates and program terms are subject to change without notice. Other restrictions may apply.

***Stock Yards Bank will pay certain closing costs on your behalf. If you pay off and close your line of credit within 36 months, you will be required to reimburse us for those closing costs.