

Big Plans?

Make Them Happen With A
Home Equity Line Of Credit!

Rates as low as Prime¹

Interest may be
tax deductible²

Earn A \$500 Reward!³

Apply at any of our 10
branch locations or by
phone at 1.877.908.6555.



1. Home Equity Line example: Rate shown based on 80% loan-to-value (LTV) for \$20,000 approved line on owner occupied primary home in Illinois at Prime + 0.25% or Prime with auto-payment from an Inland Bank Checking Account. Annual Percentage Rate (APR) will change based on Prime plus or minus a margin designated by features of the product as detailed in the disclosures provided as part of the application process. The APR is indexed to the Prime Rate as posted in the Wall Street Journal. As of 04/17/17, Prime is 4.00%. As of 04/17/17 the Annual Percentage Rate can range from 4.00% to 5.25%. LTVs up to 70% are Prime+0.75% on owner occupied second homes in Illinois only. LTVs between 70.01% and 75% are Prime+1.25% on owner occupied second homes in Illinois only. LTVs up to 80% are Prime+0.25% for owner occupied primary homes in Illinois. LTVs between 80.01% and 85% are Prime+1.25% for owner occupied primary home in Illinois. All rates subject to 0.25% discount with auto-payment from an Inland Bank checking account. The minimum line amount is \$20,000. The maximum APR is 21.00%. Offer is subject to credit qualifications. Property and Flood insurance (if applicable) required on properties secured by this plan. Annual fee of \$50. Inland Bank pays all closing costs. Early Termination Fee will be lesser of 2% of the initial credit limit or \$500, if closed in 36 months. 2- Consult a tax advisor. 3. \$500 Reward: Offer is available to new Home Equity Line Of Credit Applications received and approved by June 30, 2017. Offer may be withdrawn at any time without notice and cannot be combined with any other offers. To obtain \$500 Reward: (1) Customer must be approved and open a new Home Equity Line Of Credit. (2) Applicants who currently do not have a personal Inland Bank Checking Account must open a new account prior to closing. Checking Accounts excludes Money Market and Health Savings Accounts. (3) At closing, applicant sets-up auto-debit for the Home Equity Line Of Credit payment from their Inland Bank Checking Account and submits reward form. Auto debit can also be set-up from an existing Inland Bank checking account at any branch. (4) Customer processes a draw of 10% of line at funding. \$500 reward deposit will be made to the designated personal Inland Bank Checking Account within 20 business days of the draw, after verifying that requirements have been met. \$500 reward subject to 1099 reporting. The Inland name and logo are registered trademarks being used under license.

