



**Tired of all those confusing
Home Equity “specials”?
We like to keep things simple.**

Home Equity Line of Credit

1.99% **3.99%** **\$0** **\$0**
3-Month Intro APR Fully Indexed APR Application Fee Origination Fee*

 **CITIZENS & NORTHERN BANK**

Your Bank for a Lifetime

Toll-free: 1-877-838-2517 www.cnbankpa.com

Loans subject to credit approval.



* Customer will be responsible for borrower's portion of mortgage tax, if applicable. If the bank deems that a full appraisal and/or that title insurance is required, the customer will be responsible for these charges.

Offer good effective March 30, 2015. Must advance a minimum of \$10,000 in new money at closing and have a Citizens & Northern Bank checking account to qualify for the introductory rate. Minimum 700 credit score to qualify for the intro rate. Other rates apply for other qualified borrowers. Standard underwriting criteria apply. Up to 85% loan to value. After the 3-month introductory rate, the line of credit will revert to the current variable rate, currently 3.990% APR. Rates are variable and may change at any time. The maximum rate is 18.00%. A \$30.00 annual fee will apply after 12 months. APRs are accurate as of 3/31/2015. Property insurance is required. This offer is for owner occupied 1-4 family residential properties. This offer expires June 30, 2015.