



Build your future with AmeriServ.

Take advantage of special loan programs offered exclusively to members of KML Regional Council of Carpenters, as well as your parents and children residing in Pennsylvania.

Mortgage Loans - Purchase or Refinance¹

- Free pre-qualification for an AmeriServ mortgage
- LOW interest rates on mortgages
- One FREE rate relock opportunity (\$400 value)
- NO loan origination fee (Save \$695)
- Offer is only for properties located in Pennsylvania

Personal Line of Credit²

- NO processing fee
- NO annual fee
- NO collateral required
- Great alternative to high interest credit cards

Loan in a Line Home Equity³

- Enjoy the flexibility of a line of credit and a fixed rate loan within the same product
- Low introductory rate offered on credit line
- NO annual fee
- NO Fixed Rate lock fees (up to \$675 value)
- Offer is only for properties located in Pennsylvania

AmeriServ® is a full-service Pennsylvania Union Bank since 1901

Call 1-855-673-6456 to inquire and be sure to tell us you are a KML Regional Council of Carpenters Member.



MEMBER FDIC
NMLS#403373



www.ameriserv.com/affinity

¹ The example shown is for illustration purposes; your actual loan pricing will be impacted by factors such as, but not limited to: product type, credit score, property type, LTV and lock period. An example conventional fixed rate mortgage: A \$175,000 30-year term loan with a down payment of 20% and a 3.939% APR (3.875% interest rate) would result in a monthly interest and principal payment of \$822.91 (assumes no points paid on loan). Example payment does not reflect amounts for property taxes and hazard insurance. Your actual payment may be higher to include these amounts. For complete details, specific rates and terms, contact a Mortgage Loan Officer at the number above. Rates are subject to change without notice and are subject to credit approval.

² Annual Percentage Rate (APR) is a variable rate based on the Wall Street Journal Prime Rate and may increase after account opening, with a lifetime minimum of 7.00% APR and a maximum of 18.00% APR.

³ Introductory Rate of 0.95% is in effect for 6 months from date of contract. After expiration of the introductory period, the rate will revert to the standard rate (Prime + 0%, currently 4.50% APR). Refinances of existing Loan in a Line accounts are not eligible for the introductory rate. A minimum \$10,000 advance of new money at closing is required for discounted rate. Annual Percentage Rate (APR) will vary with Wall Street Journal Prime Rate (4.50% as of December 15, 2017) with a minimum APR of 3.25%, and a maximum APR of 18.00%. The advertised non-introductory rate is for lines \$75,000 and over. Other rates/terms available. Closing costs will be paid by the Bank, except for appraisals (at an approximate cost of \$475) and title insurance, if required. If you close your account within 36 months of account opening, you will be charged an Account Closing Fee of equal to the lesser of 2% of the loan amount or \$295. You may lock your rate up to a maximum of 9 times over the life of the line. The bank will waive the \$75 lock fee for each rate lock, for a savings of up to \$675. Subject to credit approval based upon a review of your credit and maximum LTV of less than 89.9%. Home is your primary residence. Property insurance is required, including flood insurance if applicable. Lines over \$250,000 may require title insurance (\$1,650-\$2,400). Other fees and conditions may apply. Subject to change or withdrawal without notice. Interest paid may be tax deductible. Consult your tax advisor.