



Because...
*we know what makes
a house a home.*

Home Equity Line of Credit

0.99 % APR*
Introductory
Rate for first
6 billing cycles

- Variable Rate as low as **3.50%** thereafter
- No appraisal fee, no application fee, no closing costs
- Interest may be tax deductible**

At Rumson-Fair Haven Bank, we understand what's important to you. That's why we're offering an all-time low introductory rate on a home equity line of credit. Whether you need to consolidate debt, help pay for college or make improvements to your home, you'll be able to do it without breaking the bank. Call us or stop by one of our 5 convenient branch locations today.

 **Rumson-Fair Haven**
bank & trust www.rfhbank.com

BECAUSE WE KNOW WHAT MATTERS

RUMSON

20 Bingham Avenue • 732.933.4445
Hours: Mon - Fri 8:00 am – 6:00 pm
Saturday 8:45 am – 12:00 pm

FAIR HAVEN

636 River Road • 732.345.1100
Hours: Mon - Fri 8:00 am – 6:00 pm
Saturday 8:45 am – 12:00 pm

SHREWSBURY


500 Broad Street • 732.933.3875
Hours: Mon - Fri 8:00 am – 6:00 pm
Saturday 8:45 am – 12:00 pm

OCEANPORT

251 East Main Street • 732.380.1630
Hours: Mon - Fri 8:00 am – 6:00 pm
Saturday 8:45 am – 12:00 pm

THE COMMUNITY BANK OF ASBURY PARK

511 Cookman Avenue • 732.775.1079
Hours: Mon – Fri 9:00 am – 5:00 pm
Saturday 10:00 am – 2:00 pm

 Introductory Annual Percentage Rate* ("APR") will apply only during first 6 billing cycles from closing date. Automatic payments required from a Rumson-Fair Haven Bank checking account to receive promotional rate. Fees may apply to the checking account. Thereafter, the APR, including the APR on existing balances, will convert to Prime + .50% with automatic payments from a Rumson-Fair Haven Bank checking account. The Prime Rate, which is published in the Wall Street Journal, is currently 3.25% per annum. After the introductory period, the interest rate will vary monthly based upon the Prime Rate, but will not exceed 16.00% per annum ("the ceiling") or be less than 3.50% per annum ("the floor"). Interest only payments and draw periods available for the first 60 months, thereafter interest and principal payments are required for an additional 180 months and final payment of all unpaid principal, accrued interest and any other fees due at maturity will be applicable. Early termination fee may apply. Introductory rate is available to Monmouth County, NJ residents only and loan is secured by borrower's primary residence. Property insurance is and flood insurance may be required. Loan amount not to exceed \$500,000.00. Subject to credit approval. Offer may be withdrawn at any time. ** Consult your tax advisor regarding the tax deductibility of interest.
Equal opportunity lender. Equal housing lender. Member FDIC