



SCORE!

Buckeye Football Special

Loans for cars, trucks, boats, RVs, home improvements

Home Equity Line*
90-day introductory rate

5.49%

Annual Percentage Rate

Installment Loans**
from

6.99%

Annual Percentage Rate



HEARTLAND BANK

“Central Ohio’s Community Bank”®

“SWITCH” to Heartland

www.heartlandbank.com

CROTON (740) 893-2191 • DUBLIN (614) 798-8818 • GAHANNA (614) 337-4605
N. STYGLER RD. (614) 475-7024 • GROVE CITY (614) 875-1884 • JOHNSTOWN (740) 967-6500
NEWARK (740) 349-7888 • REYNOLDSBURG (614) 416-0400 • CAPITOL SQUARE (614) 416-0244
WEST COLUMBUS (614) 351-2100 • WESTERVILLE (614) 839-2265

All loans subject to application and credit approval. *5.49% Annual Percentage Rate equity line introductory rate good for 90 days from date of closing and rate is available to new customers and members of the Heartland Rewards program with 80% loan-to-value ratios or less. Fully-indexed APR on variable rate lines with 80% loan-to-value as of August 29, 2006 is 8.25% to 11.75%. Rates depend on actual loan amount, loan programs and internal credit policies. Change to the APR on variable rate lines may not exceed 25%. If closed within 36 months, a closing fee of \$375 is due. A \$50 documentation fee and the annual fee of \$50 will be charged. The application fee of \$75 is waived. Lines of \$50,001 or more, the appraisal fee (\$65-\$250) and title search fee (\$40-\$200) will be charged. Property, title and flood insurance may be required. Consult your tax advisor regarding deductibility of interest. Limited time offer. **Maximum term 60 months. \$10,000 minimum loan amount for 60 months maximum term payments would be \$200.87.



Member FDIC

“Where Banking Feels Good!”®