



## HOME EQUITY & CONSUMER LOANS

### Home Equity Loans

- Home Equity Installment Loans, up to 85% LTV (Fixed Rate)
- Home Equity Installment Loans - Non-Owner Occupied, up to 60% LTV (Fixed Rate)
- Home Equity Lines of Credit, up to 80% LTV (Variable Rate)
- Second Mortgages

### Other Consumer/Personal Loans

- Automobile Loans
- Personal Unsecured Loans
- Unsecured Lines of Credit

# Your good credit (+financial CLOUT<sup>SM</sup>) makes it possible.

**The Home Team at ISB makes it happen.**

Got big plans? You worked hard to build up the equity you have in your home. Get the home equity loan that will help you make the most of it. At ISB, **specialized know-how** gives you the financial CLOUT<sup>SM</sup> your good credit deserves.

Remember: a home equity product is only as good as the institution that stands behind it, and the details contained in the fine print. At ISB, you get fixed rate terms, avoid unnecessary fees, enjoy Go-The-Distance<sup>SM</sup> loan servicing, AND take advantage of interest rates we may never see again in our lifetime. You *can* make life's big plans happen – with a little help from the Home Team at ISB.

### “CLOUT”

[klowwt] **noun** – 1.) *Power; muscle. The ability to produce an effect by indirect means; Influence, leverage. Sway, weight;* **slang pull.** 2.) *Effective means of influencing or compelling a desired outcome.*

**The Home Team at ISB can help you:**

- Access a new Home Equity Line of Credit
- Consolidate and pay-down debt
- Lower or eliminate your high-interest credit card balances
- Fund major home improvement projects or educational expenses
- Refinance your current mortgage

Member FDIC  Equal Housing Lender

(814) 944-0843  
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 **Investment Savings Bank**