

HOME EQUITY LINE OF CREDIT

***LOCK IN
YOUR HOME
EQUITY LINE
OF CREDIT
NOW!***

7 year term
3 year FIXED rate
6.99% Initial APR*

*Call for other
Fixed Rate Options*

7.95%
Fully Indexed APR

**LOCK IN BELOW THE PRIME RATE
BEFORE RATES GO UP AGAIN.**



www.woodtrust.com

Wisconsin Rapids

715-423-7600 / Fax: 715-422-0310

Plover/Stevens Point

715-342-9262 / Fax: 715-342-8996

*6.99% APR (annual percentage rate) is fixed for three full years. The fully indexed APR for the remainder of the seven year term is Prime + 0.50% (7.95% fully indexed APR as of 03/01/06). As of 03/01/06, Prime Rate was 7.50%. The maximum loan-to-value is 85%. Refinance requires a minimum of \$5,000 new money. Other programs available, see Lender for details. Minimum line amount \$5,000. Minimum rate 5.00% APR. Maximum rate 12.75% APR. \$45 annual fee auto-deducted. This rate requires a WTB checking account. Closing fees of \$102 to \$550 may apply. Subject to credit approval and property evaluation. Property insurance required on collateral. Some restrictions may apply. Consult your tax advisor regarding interest and fee deductibility.

