



# HOME IMPROVEMENT LOANS

SPECIAL OFFER!  
**INCREDIBLE 1.99%\* FIXED RATE**

**3 TERM OPTIONS - YOU CHOOSE!**

5 Years		7 Years		10 Years	
<b>\$20,000</b> Loan	Rate	<b>\$20,000</b> Loan	Rate	<b>\$20,000</b> Loan	Rate
<b>1.99%</b>	2.195% APR*	<b>1.99%</b>	2.139% APR*	<b>1.99%</b>	2.096% APR*
<b>\$350.47</b> Per Month		<b>\$255.26</b> Per Month		<b>\$183.94</b> Per Month	

**Full Refinances**  
Available at Substantially Discounted Rates!

Visit the FFIEC website at <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> and enter your property address to determine the property's Tract Code to determine eligibility# for this program.

Eligible Tract Codes: 102.03 | 102.05 | 102.06 | 102.07 | 103.02 | 103.04 | 104.00 | 105.00 | 106.00 | 109.00 | 110.00 | 111.00 | 112.00 | 113.00 | 114.00 | 115.00 | 116.00 | 117.00 | 118.00 | 119.00 | 120.00 | 122.00 | 123.00 | 124.00 | 125.00 | 126.00 | 127.00 | 128.00 | 204.00 | 205.00 | 206.00 | 207.00 | 208.00 | 210.00 | 211.00 | 214.00 | 217.00 | 218.00 | 302.00 | 303.00 | 304.00 | 305.00 | 306.00 | 307.00 | 308.00 | 309.00 | 310.00 | 401.00 | 410.01 | 411.00 | 412.00 | 414.00 | 415.00 | 416.00 | 417.00 | 421.00 | 430.03 | 430.04

# Offer available exclusively for properties within designated census tracts. Contact an American Community Bank Loan Officer to verify whether a home is in an eligible census tract. Borrowers may also qualify for this program if not located in a low/moderate income census tract if the borrower's income qualifies at 80% or 50% of the median income for the area subject property. If the home is in a low or moderate income census tract, the tract income level will determine product/pricing regardless of the borrower's actual income level. Offer subject to change without notice.

\* APR equals Annual Percentage Rate. Rates shown are for owner-occupied single-family residences. Maximum loan amount is \$40,000. Example APRs are based on a typical loan of \$20,000, assuming standard loan fees. With a 10-year rate at 1.99%, this loan would have 120 monthly principal/interest payments of \$183.94. Property taxes and homeowner's insurance are required. Loan application must meet American Community Bank underwriting standards and is subject to credit approval and formal loan approval. Rates are subject to change at any time without notice. Offer subject to change without notice.



**Erin Hott**  
Loan Officer  
NMLS #1379970  
**219.440.5990** Office  
**219.629.2776** Cell  
erin@acbanker.com



**Michael Pastrick**  
Loan Officer  
NMLS #1539355  
**219.440.5990** Office  
**219.730.7029** Cell  
michael.pastrick@acbanker.com



**Brian Wieser**  
Loan Officer  
NMLS #1576094  
**219.440.5990** Office  
**219.798.4768** Cell  
brian.wieser@acbanker.com



AMERICAN  
**COMMUNITY BANK**

**Lending Center: (219) 440-5990**  
SCHERERVILLE | CROWN POINT  
DYER | HAMMOND | MUNSTER

[www.acbanker.com](http://www.acbanker.com)

MEMBER FDIC  
NMLS Institution ID #440104  
Rev 2024-02