



Exclusively from American Community Bank



**A new home  
might be closer  
than you think!**

Visit the FFIEC website at <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> and enter the property address to determine the property's Tract Code to match it with the available offer below.

30 Years	20 Year	15 Years
<b>3.990%</b> Rate	<b>3.490%</b> Rate	<b>2.990%</b> Rate
<b>4.033%*</b> APR	<b>3.549%*</b> APR	<b>3.065%*</b> APR
<b>Primary Tier<sup>#</sup></b> As little as 3% down!   Maximum Loan - \$180,000 No Bank Origination Fee		<b>Secondary Tier<sup>#</sup></b> As little as 5% down!   Maximum Loan - \$300,000 Half Off Bank Origination Fee
Tract Codes: 102.03   102.05   102.06   102.07   103.02   104.00   105.00   111.00   113.00   114.00   117.00   119.00   122.00   127.00   128.00   204.00   206.00   302.00   303.00   304.00   310.00   411.00   412.00   415.00		Tract Codes: 103.04   106.00   109.00   110.00   112.00   115.00   116.00   118.00   120.00   123.00   124.00   125.00   126.00   205.00   207.00   208.00   210.00   211.00   214.00   217.00   218.00   305.00   306.00   307.00   308.00   309.00   401.00   410.01   414.00   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. Example APRs are based on a typical loan of \$100,000, assuming standard loan fees. With a 30-year rate at 3.99%, this loan would have 360 monthly principal/interest payments of \$476.84. 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.



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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  
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