

## Making Energy Efficient Improvements?

Get started with a First National Bank Home Improvement Loan at

6.99% APR

6.99% APR\* for up to 5 years.

Take advantage of this limited time offer.

\*Annual Percentage Rate (APR) is accurate as of 11/7/2022 for loans in the bank's market area and is subject to change at any time. Rates and terms are subject to change without notice. Finance charge begins from date of loan disbursement and is repaid over the term. Payment example: a \$10,000 loan at 6.99% for 60 months would have a monthly payment of \$197.96; APR is 6.99%. All loans are subject to credit approval under the underwriting guidelines of First National Bank. Energy efficient improvements include, but are not limited to: heat pumps, pellet stoves, solar panels. For current interest rates and more details on all our deposit and loan accounts, visit www.thefirst.com, call First Phone Banking at 800.564.3195, or visit one of our branch offices.



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