## Keep cozy this winter

## Lock in a low fixed rate of 4.99\% APR"* for 12 months to help



## cover your fuel costs this season.

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. All loans are subject to the bank's underwriting standards. Maximum loan amount is $\$ 10,000$. All loans are subject to approval and are granted based on individual credit worthiness, ability to repay and credit score. Finance charge begins from date of loan disbursement and is repaid over the term. For example, the monthly payment for a $\$ 10,000$ loan would be $\$ 856.03$. Additional restrictions may apply. 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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