

## Freedom Home Equity

Thinking about consolidating, making home improvements, taking a trip?.....

Don't just think about it...do it!! Stop in to talk to a Freedom Bank Loan Officer about our home equity products. Some of the best home equity products around are right here in your hometown!!!



### Freedom Home Equity

- Low Variable Prime<sup>\*</sup> interest rate
- Maximum Annual Percentage Rate of 9%
- 10 year draw period
- \$25 Annual Fee
- Monthly payment: 2% of the Balance or \$50, whichever is greater
- No Closing Costs



### Freedom Home Equity Low Pay

- Prime<sup>\*</sup> interest rate plus ½%
- Maximum Annual Percentage Rate of 11%
- 10 year draw period
- \$50 Annual Fee
- Monthly payment: 1% of the Balance or \$50, whichever is greater
- No Closing Costs



### Freedom Home Equity Loan

- 7.99% Fixed Annual Percentage Rate
- Maximum 10-year term
- No Annual Fee
- No Closing Costs

Please contact one of our Loan Officers for more detailed information

Variable interest rates are based on Wall Street Journal prime as published in the Wall Street Journal (Currently 7.50% APR as of February 1, 2006).

The **Freedom Home Equity** product interest rate will never exceed 9% APR, annual fee of \$25 applies. The **Freedom Home Equity Low-Pay** product interest rate will never exceed 11% APR, annual fee of \$50 applies. Variable rates for these products are subject to change monthly depending on prime.

The **Freedom Home Equity Loan** has a fixed interest Annual Percentage Rate of 7.995%. Example: \$20,000 loan for ten years at the rate of 7.995% APR would have a monthly payment of \$242.60.

Hazard insurance is required for all three products. All three products subject to credit approval. Rates are effective as of February 1, 2006.



## Helpful Tax Tips

- For quick access to your refund ... have it direct deposited into your Freedom Bank account!
- Don't forget ... Open that IRA before April 15th for 2005 Tax Credit!



Internet Banking is coming to Freedom Bank!  
24 Hour Online Account Access, and many other great features!

## Identity Theft

It seems that we hear more about telephone and Internet crimes associated with identity theft every time we read a paper or watch the news. Whether it's a massive scam that has affected thousands of people across the nation or something local, these are becoming far too common for comfort. It is therefore important to be aware of ways to safeguard yourself against such scams. We have published these 6 important tips to help combat Identity Theft:

**Always remember** a bank or financial institution will NEVER call or email you to ask for sensitive information such as account number(s) or social security information.

If you use the Internet frequently, be sure to have a **Virus Checking Program** (Norton, McAfee, AVG, etc.) installed and running at all times.

**Keep your computer up-to-date** through the "Windows Update" or Mac "Software Update" tools that came with your system.

**Never reply to email from an unknown source**, quite often scammers will use convincing tactics to get your attention.

**Be suspicious of organizations emailing requests for information.** Thousands of fraudulent emails are sent out daily disguised as banks, financial institutions or other trusted organizations.

Stay in tune with the latest scams at <http://www.freedombankwv.com> and click on the 'fraud' link.

**Finally, remember if someone ever calls and claims to be a representative of Freedom Bank, tell them you would be happy to speak to them after you have hung up the phone and called the bank back to verify it is a legitimate call.**

# Freedom Bank Newsletter

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