

## A Message... Continued from front

**Kevin Hawkins**, owner of Hawkins Nesbitt Contracting is active in the Gideons, Relay for Life, and the Buckhannon Chamber of Commerce. He is an avid supporter of Young Life, Habitat for Humanity and the local Youth Basketball. He and his wife, Jeani, are proud grandparents and enjoy spending quality time with their grandchildren and are very active in church activities.

**John Lockwood**, owner of Rosewood Lumber and Flamco, Inc., is active in several organizations, including WV Farm Bureau, WV Registered Foresters and is a member of the National Honor Society of Forest Technology. He has also coached both Babe Ruth and Little League baseball along with working with ASYO Youth Soccer. John and his wife, Nancy, are members of their local church and take much pride in spending

time with their grandchildren.

As you can see, these are the people that have helped Freedom Bank meet its community and financial goals over the years. We are very fortunate to have a team of directors that truly ascribe to our commitment to family, community and the business organizations in our area.

## The Freedom to Choose!

Freedom Bank offers a variety of Home Equity Loan solutions. Whether you want to finance a home improvement project, consolidate high-interest debt or help pay a child's college expenses, the choice is yours! And the interest you pay may be tax deductible. (Consult your tax advisor for details.) Come by your nearest branch and let us help you get the most out of your home today.

### Freedom Home Equity Plan

*Revolving line of credit*

- Rate: Prime + 0 with cap of 11.00%
- Term: 10 yr. maximum
- Payment: \$50.00 or 2% of balance (whichever is greater)
- Annual maintenance fee: \$25.00
- No closing fees
- Accessible by checks
- Will loan up to 90% of appraised value (minus any existing Deeds of Trusts)



### Freedom Low Pay

*Revolving line of credit*

- Rate: Prime + .50 with cap of 13.00%
- Term: 10 yr. maximum
- Payment: \$50.00 or 1% of balance (whichever is greater)
- Annual maintenance fee: \$50.00
- No closing fees
- Accessible by checks
- Will loan up to 90% of appraised value (minus any existing Deeds of Trusts)

### Fixed Rate Home Equity

- Rate: 8.99 fixed
- Term: 10 yr. maximum
- Payment: Amortized to pay out in maximum of 10 yrs.
- Annual maintenance fee: None
- No closing fees
- Will loan up to 90% of appraised value (minus any existing Deeds of Trusts)

Variable interest rates are based on Wall Street Journal prime rate as published in the Wall Street Journal (currently 8.25% APR as of 06-01-07). The Freedom Home Equity product interest rate will never exceed 11% APR. Annual fee of \$25 applies. The Freedom Home Equity Low Pay product interest rate will never exceed 13% APR. Annual fee of \$50 applies. Variable rates for these products are subject to change monthly depending on prime interest rate. The Freedom Home Equity Loan has a fixed interest Annual Percentage Rate of 8.99%. Example: \$20,000 loan for ten years at the rate of 8.99% APR would have a monthly payment of \$253.35. Property insurance is required for all three products. All three products subject to credit approval. Rates are effective as of 06-01-07.

## Merchant Services Now Available to Our Business Customers

Through our recently established Merchant Services product, Freedom Bank now has the ability to directly process credit card payments, telephone payments and checks electronically for the businesses in our market areas at very competitive rates. For more information, contact your local Branch Manager of Freedom Bank.

## Egg-ceptional!

### The Freedom Bank Easter Egg Decorating Contest Winners

Belington Office

Ages 1-6 **Chastity Bettis**

Ages 7-12 **Alyssa Morgan**

Elkins Office

Ages 1-6 **Blaine Arbaugh and Trevor Arbaugh**

Ages 7-12 **Holly Harper**

Philippi Office

Ages 1-6 **Coalton Grimes**

Ages 7-12 **Kaitlin Jones**

Bridgeport Office

Ages 1-6 **Jared Mick**

Ages 7-12 **Jacob Goldizen**

Buckhannon Office

Ages 1-6 **Caitlyn Everson**

Ages 7-12 **Destiny Noel**

We appreciate all of the participants!

