

What would you do with some extra cash?

Pay No Closing Costs
when you apply for a Home Equity Loan¹
or Line of Credit² before October 19.
See an associate today for details.



First Financial Bank



Rates, Terms and Conditions effective as of September 9, 2019 and may change based on market conditions or borrower eligibility. Subject to credit approval. A discount of .25% available with an automatic payment deduction from First Financial Bank. Homeowner's property insurance is required. Flood insurance may be required. Borrowers are responsible for doc stamps, mortgage tax, and other fees not required by First Financial Bank, where applicable. Home Equity Loan or Line of Credit, together with any other mortgage(s), cannot exceed 85% of the property value on 1- to 4-family, owner-occupied properties. Non-owner-occupied properties subject to different terms. Offer applies to new transactions only and does not apply to existing First Financial Bank Loans. Other restrictions may apply; see Bank for details. Offer valid through October 19, 2019.

¹ Home Equity Loan: Your APR may be higher based on your credit qualifications, the amount of your Home Equity Loan, combined loan-to-value (CLTV), and/or property type. The minimum Home Equity Loan amount is \$5,000.

² Home Equity Line of Credit: Variable APR equal to "The Wall Street Journal" Prime Rate plus a margin of 0% to 1.75% depending on LTV and repayment plan option with a maximum APR of 21.00%. Your APR may be higher based on the prevailing variable-rate index value, your credit qualifications, the amount of your credit line, combined loan-to-value (CLTV), and/or property type. If you make only the minimum periodic payment, a balloon payment may result. Initial \$50 annual fee waived. Minimum Home Equity Line of Credit is \$5,000. 10-year draw period.

