

# Expect *more!*

*Home Equity Loans from the bank with money to lend!*

## *Home Equity Fixed Rate Loans:*

60 Month	120 Month	180 Month
<b>4.80%</b> APR*	<b>5.25%</b> APR*	<b>5.50%</b> APR*
Monthly payment example per \$10,000 is \$187.80	Monthly payment example per \$10,000 is \$107.29	Monthly payment example per \$10,000 is \$81.71

As a financially strong and stable community bank, we see your home as a valuable asset that you can borrow against for repairs, education or other expenses. Our Home Equity Loan lets you lock in a competitive fixed rate, on a specific amount, with fixed payments that will be the same for the life of your loan, which is ideal for monthly budgeting! Borrow from \$5,000 based on available equity, your income and credit history. The full loan amount is disbursed to you at closing. Interest may be 100% tax deductible.

**Apply online at [www.pgbank.com](http://www.pgbank.com), call 908-234-0700 or request an application at your nearest office!**



**PEAPACK-GLADSTONE BANK**  
*Community Banking Beyond Expectation*  
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FDIC



\* The Annual Percentage Rates (APRs) are effective as of 6/1/10, are subject to change without notice and include a discount of .50% for automatic payment from a Peapack-Gladstone Bank checking or savings account. Loans subject to credit approval. Other conditions may apply for loans over \$250,000. APR applies to owner occupied and second residences only. You must carry insurance on the property that secures this plan. Consult your tax advisor regarding deductibility of interest.