



Savanna-Thomson State Bank
"Your hometown friend"

Loan Products

Consumer Loans

Buy a new or used car, go on a vacation, or finance a wide variety of other personal needs with the help of a personal consumer loan! Our friendly loan experts can help you select the best loan for your specific situation. Savanna-Thomson State Bank is here to help make life easier by offering:

- Personal Unsecured
- Vehicle
- Recreational
- Deposit Account Secured Loans

➤ Personal Loans

- Terms & options are flexible with competitive interest rates. Speak with a loan officer for details.

➤ Vehicle Loans

- We'll provide fast turn around and a great rate on your next auto loan. We offer flexible terms and an application process that is simple and convenient.



Home Loans – Mortgage

➤ Residential Real Estate Loans – Purchase or Refinance

- Whatever your needs we can fit you into the program that is right for you. Whether you are a first-time homebuyer with no down payment or an experienced buyer who needs flexible rates and terms, we can help you. We offer conventional fixed rate loans, adjustable rate, and balloon payment loans.
- Apply in person or by phone or fax.

➤ Home Equity Loans

- Your home is an investment. Make the most of it with a home equity loan from Savanna-Thomson State Bank. Use the money to make home improvements, pay for unexpected expenses, or finance a second home.
- We offer flexible and competitive rates and, as always with Savanna-Thomson State Bank, the application process is as easy as possible. Why look any further for loan services than the bank you use for all of your personal banking needs?
- Savanna-Thomson State Bank can take care of all your banking needs in one place, keeping your banking extremely professional and personal all at the same time. Enjoy simplifying your life a little bit by keeping all of your banking and loan accounts at the same place, with the same people.
- The equity refers to the difference between what is owed by the mortgage lender and the current market value of the property. If you owe \$100,000 on your mortgage but your home is worth \$250,000, your equity is \$150,000.

➤ Home Equity Line of Credit

- When you establish a home equity line of credit, it is like having the money in your checking account. You can use it whenever and for whatever you need, from home improvement to education expenses or even your dream vacation. Not only is it a convenient way to fund on-going costs, it can be lower cost than some other types of loans and may offer tax advantages.*
*Consult a tax advisor regarding the deductibility of interest.



Commercial & Agricultural Loans

➤ Business Loans

○ Expand your existing business or start up a new business! Our commercial department offers a variety of flexible lending products such as:

- Lines of Credit
- Commercial Real Estate
- Short-Term Notes
- Construction
- Commercial Instalment Loans
- Private Business
- Equipment Loans



➤ Agricultural Business Loans

○ Let us help you to finance your all of your agricultural needs such as:

- Operating Lines of Credit
- Agricultural Real Estate
- Operating Short-Term Notes
- Farm Equipment Loans

