

# *Home Equity Fixed Rate Special*

**5.50%** A.P.R.\*

ASK US FOR DETAILS!  
*Limited Time Offer*

Call your nearest Valley Bank branch or visit us online at [www.vbwa.com](http://www.vbwa.com)

**VB**

**Valley Bank**



Member FDIC

\* The advertised annual percentage rate (APR) is a fixed rate with a 70% loan to value (LTV) and automatic payment deductions from a Valley Bank account. Rates on loans without automatic monthly payment deduction from a Valley Bank account will be 0.50% higher. Subject to minimum credit limit of \$20,000 and maximum of \$250,000. For existing home equity loan customers, a minimum \$20,000 increase is required. Approval is subject to the bank's normal credit underwriting standards. Offer limited to owner-occupied single family residence or duplex. Property insurance is required. Bank reserves the right to withdraw this offer at any time and the annual percentage rate is accurate as of July 1, 2010.