

Get your remodel rolling today.

Home Equity Line of Credit

Introductory rate for 5 months

Rate available 2/14/15-4/24/15 Rates are subject to change

Rates as low as

Variable rate after Introductory Period

With competitive rates and flexible terms, a U.S. Bank Home Equity Line of Credit may help you make your dream kitchen a reality.







*1.50% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with an 80% loan-to-value (LTV) or less. The introductory Interest Rate will be fixed at 1.50% during the five-month introductory Period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from February 14, 2015—April 24, 2015. After the fivemonth introductory Period: the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of February 13, 2015, the variable rate for Home Equity Lines of Credit ranged from 3.99% APR to 8.24% APR. Higher rates may apply for a credit limit below \$100,000, an LTV at or above 80%, a low credit score and/or not having a U.S. Bank personal Package Checking account. The rate will not vary above 18% APR, or applicable state law, or below 1.50% APR. Choosing an interest-only repayment may cause your monthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts, interest rates and program terms are subject to change without notice. Property insurance is required. U.S. Bank and its representatives do not provide tax or legal advisor. Your tax and financial situation is unique. You should consult your tax and/or legal advisor for advice and information concerning your particular situation. Other restrictions may apply. Home Equity Loans and Lines of Credit are offered through U.S. Bank National Association, Deposit Products are offered through U.S. Bank National Association

Customer pays no closing costs, except escrow-related funding costs. An annual fee of up to \$90 may apply after the first year and is waived with a U.S. Bank personal Platinum Checking Package. See the Consumer Pricing Information brochure for terms and conditions that apply to U.S. Bank Package Checking accounts LENDER Member FDIC @ 2015 U.S. Bank, All rights reserved.

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Steamed Vegetables

One of the simplest ways to prepare fresh or even frozen vegetables is to steam them over simmering water. This method is quick, light, and retains flavor and nutritional value. As long as you take care not to overcook them, steamed in-season vegetables often taste perfectly wonderful as they are.

- 1. Fresh herbs Toss whole sprigs of fresh herbs like parsley, thyme, or dill over the steaming vegetables, or chop up the leaves and sprinkle them over the vegetables after they're cooked.
- 2. Garlic Add sliced or chopped garlic to any vegetable, but leafy greens like kale really benefit from this extra zing. You can also sauté garlic with olive oil and toss it with vegetables
 - after they're steamed. **3.** Ginger - Place thinly sliced ginger at the
 - bottom of the steaming basket and cover with butternut squash or other winter root vegetables. Like garlic, sauté ginger in olive oil first before tossing with steamed vegetables.
 - **4.** Lemon Add a few slices of lemon or lemon zest to vegetables like broccoli, green beans, and summer squash. You can also add lemon juice to the steaming water.
 - **5.** Olive oil Before steaming, toss vegetables in the classic combination of olive oil, salt, and freshly ground black pepper.
 - **6. Sesame oil -** Toss Asian vegetables such as bok choy or gai lan with toasted sesame oil, salt or soy sauce, and white pepper before steaming.
 - 7. Fish sauce or soy sauce Add a couple of tablespoons of fish or soy sauce directly to the steaming water.
 - **8.** Vinegar Toss sweet vegetables like sweet potatoes or carrots with a splash of balsamic, red wine, or other vinegar in before steaming to play off their natural sweetness.



Peanut Sauce

INGREDIENTS

- 1" piece ginger, peeled
- 1 small garlic clove
- 1/2 cup creamy peanut butter
- 2 tablespoons teriyaki sauce
- 1 tablespoon fresh lime juice
- 1/2 teaspoon light brown sugar
- 1/4-1/2 teaspoons crushed red pepper flakes

PREPARATION:

- 1. With motor running, drop ginger and garlic clove into a blender and blend until finely chopped.
- 2. Add peanut butter, soy sauce, lime juice, brown sugar, red pepper flakes, and 1/3 cup water and blend, adding more water by tablespoonfuls if needed to thin, until smooth. Will keep refrigerated for a few days; serve at room temperature.