

What potential could your home be hiding?

A U.S. Bank Home Equity Line of Credit could help turn your home into the home of your dreams. With competitive rates and flexible payment options, lasting home improvements could be within reach.

HOME EQUITY LINE OF CREDIT

Introductory rate for 12 months.

Rates as low as
3.99 %
APR

Rate available 08/07/19-10/17/19
Rates are subject to change.

Variable rate after introductory period:

5.39 %
APR

Actual rate may be lower.
Visit your local branch or usbank.com.
Vernonia Branch
503-429-6271



Call 800.209.BANK (2265),
visit a local branch,
or go to usbank.com/homeequity



*3.99% 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 3.99% during the 12-month introductory period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from August 7, 2019 - October 17, 2019. After the 12-month 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 August 26, 2019, the variable rate for Home Equity Lines of Credit ranged from 5.14% APR to 9.35% APR. Rates may vary due to a change in the Prime Rate, a credit limit below \$100,000, an LTV above 70%, and/or a credit score less than 730. A U.S. Bank personal checking account is required to receive the lowest rate, but is not required for loan approval. The rate will never exceed 18% APR, or applicable state law, or below 3.25% APR. Choosing an interest-only repayment may cause your monthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Repayment options may vary based on credit qualifications. Interest-only repayment may be unavailable. Loans are 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. Credit line may be reduced or additional extensions of credit limited if certain circumstances occur. An early closure fee of 1% of the original line amount, maximum \$500, will apply if the line is paid off and closed within the first three years. Property insurance is required. U.S. Bank and its representatives do not provide tax or legal advice. 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. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. Customer pays no closing costs. Initial escrow related funding costs may apply. An annual fee of up to \$90 may apply after the first year and is waived with a U.S. Bank Platinum Checking Package. The Consumer Pricing Information brochure lists fees, terms, and conditions that apply to U.S. Bank personal checking accounts and can be obtained by visiting a branch or calling 800.872.2657. ©2019 U.S. Bank, 181501 6/19
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Portland, Oregon



Where Do You Read the Voice?

Donna Hamel enjoying retirement in the Bahamas and reading the Voice while her son and family play in the Ocean.

Show us where you have traveled. Submit your photo with a brief description by email to:
Scott@VernoniasVoice.com

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Are You A Veteran?

You may be entitled to benefits for serving your country

**Contact 503-366-6580 or
veteran.services@cat-team.org**

Columbia County



Oregon

Building Bridges to Self Sufficiency



Community Action Team

Veteran's service officer is available the 1st Tuesday of the month from 12-5 pm at the Vernonia Senior Thrift Store, 939 Bridge Street

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Email: DWallace_KLS@msn.com



CORPORATE MEMBER



VERNONIA CHRISTIAN CHURCH
SHARING | CONNECTING | SERVING

Everyone is welcome in our vibrant and active community!

Vernonia Christian Church is a place to connect with people who love God and love others. **Join us every Sunday for worship service at our new time 10:00 am.**

PASTOR SAM HOUGH

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