

We started with a 30-year mortgage.  
But 15 is the new 30.



**Find the home refinancing option that's right for you.**

With historically low rates, there has never been a better time to refinance your home. Apply to shorten your term and you could pay off your house faster! Or apply for a lower rate, and free up some cash every month. Learn more about your refinancing options at any U.S. Bank, online or on the phone.

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3.99% fixed Annual Percentage Rate (APR) is available for 15-year first position home equity installment loans \$40,000 to \$250,000 with loan-to-value of 70% or less or 80% or less depending on market. Higher rates apply for higher LTV or other loan amount. Automatic payments from a U.S. Bank Package required. Loan payment example: on a \$40,000 loan for 180 months at 3.99% interest rate, monthly payments would be \$295.67. No customer paid closing costs, APR is 3.99%. Payment example does not include amounts for taxes and insurance premiums. The monthly payment obligation will be greater if taxes and insurance are included and an initial customer deposit may be required if an escrow account for these items is established. Loan payment example is for first position home equity installment loan only. Contact us to discuss other refinance options and payment examples. Offer is subject to normal credit qualifications. Rates are subject to change. Property insurance is required. Consult your tax advisor regarding the deductibility of interest. Home Equity loans and lines of credit are offered through U.S. Bank National Association ND. ©2012 U.S. Bancorp, U.S. Bank. Member FDIC.

