

## **Hickory Point Bank offers the following Loan products:**

### **Personal Loans**

Hickory Point Bank offers affordable personal loans for just about anything, with some of the most competitive interest rates in Central Illinois and prompt, professional service.

#### ***Highlights***

- Funding for almost any purpose
- Competitive interest rates
- Quick, local decision-making
- Courteous personal service
- Inquire online
- All loans are subject to credit approval

### **Auto and Recreational Loans**

Hickory Point Bank offers affordable loans for new and used vehicles, boats, motorcycles or recreational vehicles with competitive interest rates and prompt professional service.

#### ***Highlights***

- Affordable rates and flexible terms
- Fast easy approvals
- Experienced, professional service
- All loans are subject to credit approval

### **Home Equity Loans**

Home equity loans or lines of credit may be a great way to pay for big-ticket items, such as college, tuition, a new roof, a special gift, or dream vacation. Based on the equity accumulated, and secured by your home, they feature affordable rates and terms, and personalized, professional service.

**Lines of Credit** - a revolving line of credit secured by the equity in your home.

- Convenient access
- Competitive interest rates
- Payment flexibility
- Fast credit approvals
- Potential tax advantages (consult your tax advisor for details)
- Option to convert the balance or portion of the balance to a fixed rate term loan
- Schedule or make payments online
- All loans are subject to credit approval

**Fixed Rate Conversion Loans** - a convenient way to convert the balance or portion of your home equity line of credit to a fixed rate term loan

- Fixed interest rate
- Level monthly principal and interest payments
- Specified maturity date
- Schedule or make payments online
- Line availability increases as the term loan is paid down
- Fast credit approvals
- All loans are subject to credit approval

**Term Loan** – a term loan secured by the equity in your home.

- Level monthly principal and interest payments
- Long-term amortization
- Potential tax advantages (consult your tax advisor for details)

- Schedule or make payments online
- Fast credit approvals
- All loans are subject to credit approval

### **Ready Reserve Line of Credit**

Available for Hickory Point Bank checking accounts, this line of credit makes it easy to borrow, as easy as writing a personal check. After your initial application, you don't need to fill out an application each time you need access to funds.

#### ***Highlights***

- Be prepared for unexpected expenses
- Overdraft protection
- Funds automatically transferred into checking account
- Affordable rates and flexible terms
- Minimum line of credit is \$100 - maximum line is \$5,000.
- Minimum monthly payment is \$10 or 4% of balance, whichever is greater
- Easy application process
- Local decision-making
- Courteous personal service
- All loans are subject to credit approval

### **Consumer Credit Cards**

Hickory Point Bank proudly offers a variety Visa® credit cards through Elan Financial Services, including rewards cards and several other affordable cards for everyday use.

#### ***Highlights***

- Make purchases virtually any time, any where
- Accepted worldwide at thousands of merchants
- Low to no annual fees
- Variety of benefits with each type of card
- Easily replaced if lost or stolen
- All card accounts subject to credit approval

### **Mortgage Loans**

As one of the leading mortgage lenders in Central Illinois, Hickory Point Bank offers many affordable financing choices to fit your credit needs.

#### ***Highlights***

- Low, competitive rates
- Terms to fit your budget and needs
- Prequalification for better buying power
- No pre-payment penalty
- Refinancing available
- Loans serviced locally
- Prompt, professional service with local decision-making
- All loans are subject to credit approval

### **Construction Loans**

- Competitive rates and flexible terms
- Affordable payments
- Local decision-making
- Interest-only payments during construction
- Permanent mortgage financing available
- All loans are subject to credit approval

### **Commercial Term Loans**

Tailored business loans to meet your business needs, whether you are looking to expand your business, purchase assets, or upgrade equipment.

#### ***Highlights***

- Competitive fixed or variable interest rates
- Flexible repayment terms to fit your budget
- Funds may be provided up-front or advanced over time
- All loans are subject to credit approval

### **Commercial Lines of Credit**

Hickory Point Bank can provide working capital financing for businesses of all sizes. A revolving line of credit may be used to finance seasonal or cyclical changes in working capital or to provide short term financing for equipment and other capital asset purchases.

#### ***Highlights***

- Helps smooth seasonal cash flow variations
- Funds can be easily accessible via Commercial Online Banking
- Ensure access to liquidity when you need it most
- All loans are subject to credit approval

### **Commercial Construction Loans**

Funds are available to finance the construction of commercial and residential properties to help foster growth. Our bankers are ready to assist developers and builders with the planning and financing needed to make your next construction project a reality.

#### ***Highlights***

- Interest only payments during construction
- Flexible terms customized for your next project
- May include lease-up or stabilization phase
- Hybrid construction and permanent financing options
- All loans are subject to credit approval

### **Commercial Mortgage Loans**

Business owners and real estate investors understand the value of a reliable source of funding. Through the ups and downs of the economic cycle and the myriad of challenges you face along the way, you may rely on Hickory Point Bank professionals to be a creative and consistent force for your company's real estate financing needs.

#### ***Highlights***

- Flexible disbursement and repayment terms
- Fixed or variable interest rates
- Owner occupied or investment properties
- Diverse property types, including offices, manufacturing, warehouse, multi-family housing, retail, and single-tenant build-to-suit
- All loans subject to credit approval

### **Letters of Credit**

A Hickory Point Bank letter of credit puts the full faith and credit of Hickory Point Bank behind your transaction or project, and it can be customized for your unique business circumstances. Letters of credit may be more economical than bonding, and international letters of credit can also be arranged.

#### ***Highlights***

- Guarantee of specific performance or payment
- May be used as a credit enhancement for large shipping or sales transactions, infrastructure

- improvements, utility payments, self-insurance obligations and many other uses.
- All loans are subject to credit approval

### **Business Credit Cards**

Businesses and organizations use credit cards for a variety of reasons, such as travel and entertainment expenses, or as a purchasing card to maximize trade discounts while stretching your payment cycle. Hickory Point Bank proudly offers a variety Visa® credit cards through Elan Financial Services, including rewards cards and several other affordable cards for everyday use.

#### ***Highlights***

- Monitor cash flow and track spending
- Accepted at all Visa® locations worldwide
- Each card type offers rewards and/or benefits
- Anti-fraud monitoring is available
- All card accounts are subject to credit approval