

GET A FRESH START IN THE NEW YEAR WITH OUR PERSONAL LOAN SPECIAL OFFER

Special rates as low as 7.99% APR\*

## PERSONAL LOAN SPECIAL OFFER

Get A Loan

Skip A Pay

Mortgages

Auto, RV and  
Motorcycle Loans

Credit Cards

Personal Loans

Energy Upgrade &  
Seismic Safety  
Loans

### Reach your goals sooner with our lower rates

Advantis has a great way to help you reach your financial goals in 2018. We've reduced our personal loan rates to as low as 7.99% APR – making it easier than ever for you to consolidate your debt, pay for a big expense, or fund a new project!

- Limited-time rates as low as 7.99% APR\*
- Fixed term up to 5 years
- No processing fees
- Borrow up to \$50,000

APPLY ONLINE

CONTACT A LOAN OFFICER

### Consolidate your debt and pay it off faster

Consolidate higher-interest credit cards and loans you have at other banks with an Advantis personal loan. You'll pay off your debt more quickly, and enjoy big interest savings. See for yourself:

\$15,000 revolving debt	Making only minimum payments	\$15,000 fixed Advantis Personal Loan
APR	15.38% APR variable <sup>1</sup>	7.99% APR* fixed
Monthly Payment	\$450 variable <sup>2</sup> (Decreases as you pay down balance)	\$304 fixed
Estimated Payoff	20 years <sup>2</sup>	5 years
INTEREST SAVINGS	\$0	\$7,727 <sup>3</sup>

### Cover a big expense or start a new project

You can use an Advantis personal loan for anything you need – or whatever you'd like to accomplish. Apply today and move something that's important to you from your "wish" list to your "done" list. **Imagine what you can do:**

- Remodel a room in your home
- Cover wedding or moving expenses
- Buy new appliances or furniture
- Take a special vacation
- Pay medical or dental expenses
- Make tax payments

Hurry! Offer ends March 31<sup>st</sup>

Apply online in minutes – it's quick and easy!

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\*APR= Annual Percentage Rate. APRs range from 7.99% to 15.99% and will be based on your credit qualifications. To qualify for special offer, applications must be received between 1/1/2018 and 3/31/2018. All loans subject to underwriting approval. Payment example on a fixed-rate 5-year personal loan at 7.99% would be \$20.27 per \$1000 borrowed for 60 months.

<sup>1</sup>APR based on average rate for balance transfer credit cards sourced from www.creditcards.com as of 12/12/17.

<sup>2</sup>Based on the Credit Card Minimum Payment Calculator at www.bankrate.com. To view a full amortization schedule click "View Report". Estimate assumes a starting balance of \$15,000 with a minimum principal and interest payment totaling 3% of the outstanding balance, no interest rate change and no additional credit advances. Changes to interest rate may increase or decrease the repayment period. Paying more than the minimum payment will reduce interest paid and the repayment period.

<sup>3</sup>Savings is an estimate for illustration purposes only, and assumes that you make your minimum payment each month on time. Your actual savings may vary depending on the APR and term of your Advantis Personal Loan, and the actual terms of your credit card account.