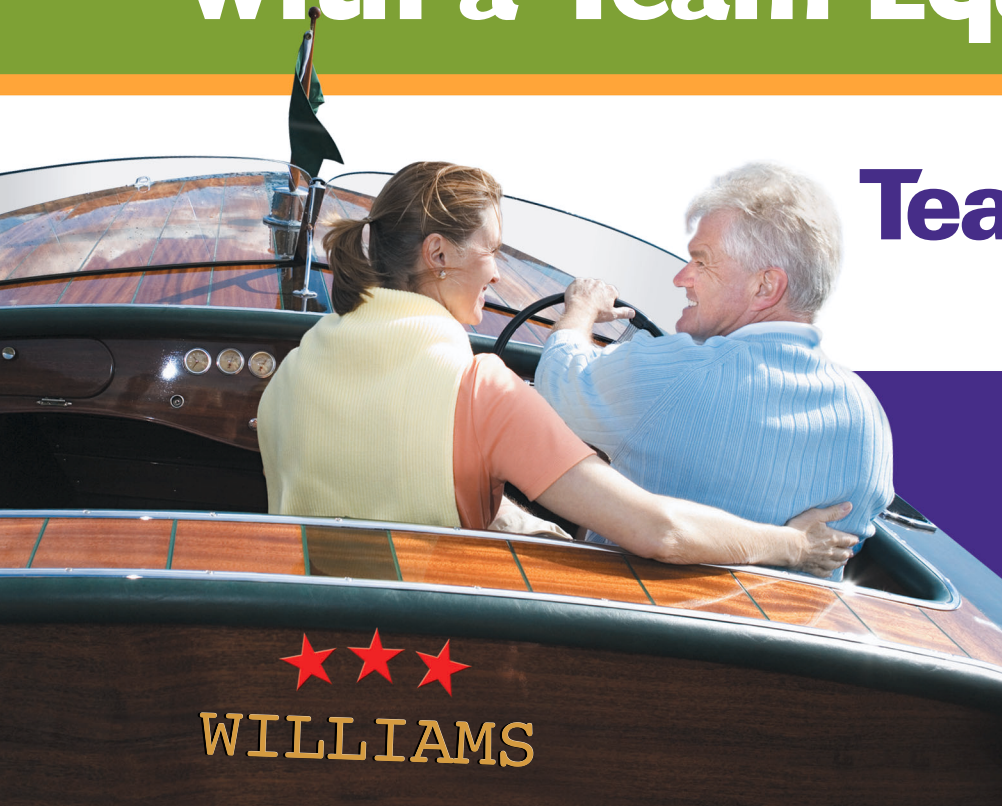


# Make it happen!

## With a Team Equity Loan.



**TeamCapitalBank**  
*Different. Better.*

★★★  
WILLIAMS

HOME EQUITY LOANS STARTING AT

**5.95%\***  
ANNUAL PERCENTAGE RATE

\*See back for details.

# It's time for the Williams family to DREAM BIG ...

## A Team Equity Loan makes it happen!

- Education
- Home Theater
- Dream Kitchen
- Swimming Pool
- Boat or RV
- Home Addition
- Sports Car
- Home Spa
- World Travel

Loan Amount	Term	APR
Up to \$500,000 or more	5 Years	<b>5.95%</b>
Up to \$500,000 or more	10 Years	6.75%
Up to \$500,000 or more	15 Years	7.00%

**Important Information:** Rate indicated includes 1/4% reduction for automatic payment from a Team Capital Bank personal checking account. APR is fixed for the term of the loan. Payment example: 60 monthly payments of \$19.57 per \$1,000 borrowed. For 1-2 family New Jersey or Pennsylvania owner-occupied homes. Interest may be tax-deductible, but please consult your tax advisor. Subject to credit approval.

**Call or visit Toni  
at Team Capital Bank  
and make the  
Williams dream  
become a reality!  
610-297-4040**



Team Capital Bank  
2151 Emrick Boulevard  
Bethlehem, PA 18020

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