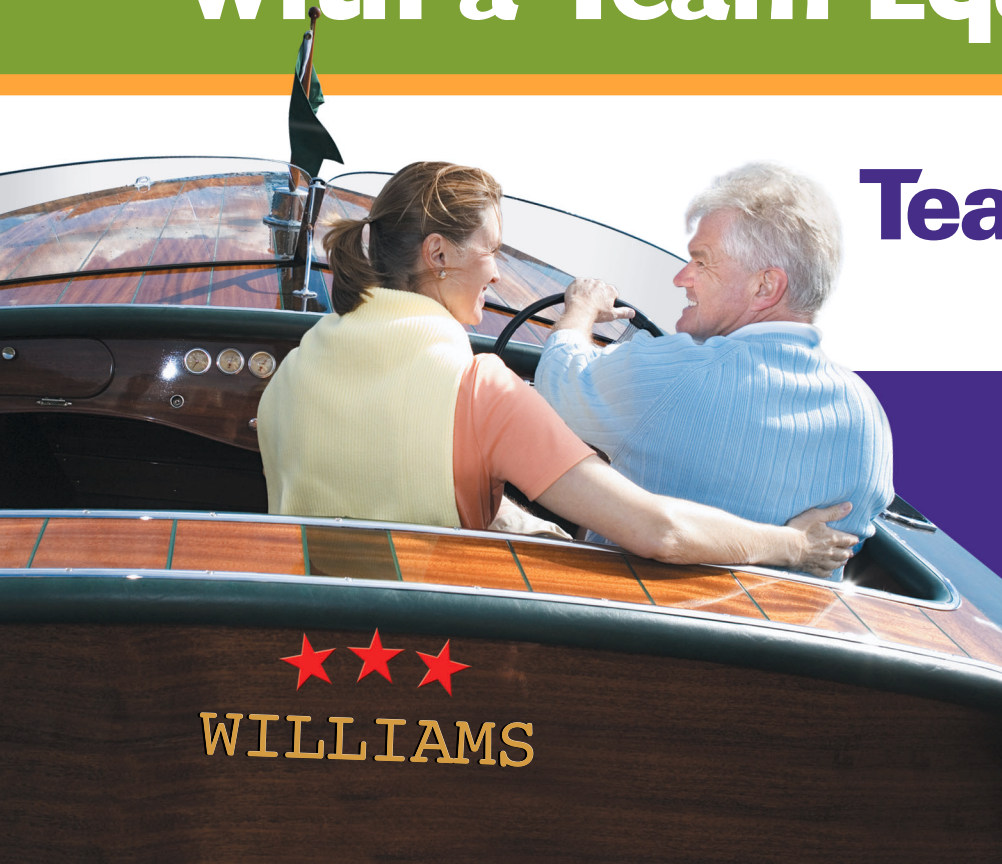


Make it happen!

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	5.95%
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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