



**Access to a great rate no matter
what your options are.**

2.99% APR*
6 Month Introductory Rate

3.99% APR**
Current Rate

OptionLine is a unique line of credit that begins with a variable rate. But as you draw from your line of credit, you have the option to lock in any amount at a fixed interest rate with a fixed monthly payment. Then you still have the option to use the remaining balance for future needs. And OptionLine has a low minimum line amount of only \$5,000. Attractive fixed rates. Flexible floating rates. Ready when you need it. **Sign up today!**



LISTENING IS JUST THE BEGINNING.SM

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Equal Housing Lender. Member FDIC. Member of the Fulton Financial Family. The product is a variable rate line of credit secured by the primary residence and not exceeding an 80% loan to value ratio. This account includes a fixed rate option. Current fixed rate APRs range from 5.74% to 10.24% depending on credit qualifications, payment option, and loan term selected. This rate may vary, but once established as a new Fixed Rate Advance, will not vary thereafter. A \$50 rate lock fee applies each time you establish a Fixed Rate Advance. The fee is waived if rate is locked at closing. Closing costs for lines of credit up to \$500,000 typically range from approximately \$96.50 to \$525 depending on line amount, appraisal requirements and property location. Any closing costs initially paid by the bank on the customer's behalf, must be paid by the customer if the account is closed within 3 years. Borrower must pay mortgage satisfaction fees at loan termination. Property insurance is required. Rate and terms subject to change and may be withdrawn without notice. Subject to credit approval.

* The advertised 2.99% APR (Annual Percentage Rate) applies to new lines of credit or an increase of \$5,000 or more to an existing line and an automatic deduction of payment from a Lafayette Ambassador Bank deposit account. Applications must be received by 5/29/2010. When the line is opened, customers will receive 2.99% APR for 6 months from the opening date.

** After the expiration of the 6-month promotional rate period, the APR will be based on the Wall Street Journal Prime (WSJP) as published daily plus a margin or minimum APR of 3.99%, whichever is greater. Depending on credit qualifications and payment option selected, APRs may range from 3.99% (Minimum) to 6.75% (WSJP plus 3.50%). APR may increase if automatic payment is discontinued. The maximum APR is 18.00%.