

LOAN & CREDIT SERVICES	THIS ACCOUNT IS FOR YOU IF	FEATURES & BENEFITS
<b>HOME EQUITY LOAN</b>	<ul style="list-style-type: none"> <li>▪ You need a one-time lump sum</li> <li>▪ You have equity in your home</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fixed monthly payments</li> <li>▪ Interest may be tax deductible (consult your tax advisor)</li> </ul>
<b>HOME EQUITY LINE OF CREDIT</b>	<ul style="list-style-type: none"> <li>▪ You have an on-going need for cash</li> <li>▪ You have equity in your home</li> </ul>	<ul style="list-style-type: none"> <li>▪ Borrow what you need when you need it</li> <li>▪ Access to credit by checks or teller request</li> <li>▪ Interest may be tax deductible (consult your tax advisor)</li> </ul>
<b>INSTALLMENT LOAN</b>	<ul style="list-style-type: none"> <li>▪ You have a specific loan need</li> </ul>	<ul style="list-style-type: none"> <li>▪ Customized to your needs</li> <li>▪ Competitive rates and flexible terms</li> <li>▪ Make automatic payments from your checking account</li> </ul>
<b>STUDENT LENDING</b>	<ul style="list-style-type: none"> <li>▪ You need money for higher education</li> </ul>	<ul style="list-style-type: none"> <li>▪ Customized to your needs</li> <li>▪ Federal Stafford and other loans available</li> </ul>
<b>SUMNER BANK &amp; TRUST VISA® OR MASTER CARD®</b>	<ul style="list-style-type: none"> <li>▪ You need an on-going line of credit</li> </ul>	<ul style="list-style-type: none"> <li>▪ Competitive rates &amp; no annual fee</li> </ul>
<b>OVERDRAFT PROTECTION</b>	<ul style="list-style-type: none"> <li>▪ You want to protect yourself against insufficient funds</li> </ul>	<ul style="list-style-type: none"> <li>▪ Automatic payment of overdraft</li> <li>▪ Eliminates bounced checks &amp; return charges</li> </ul>