

Home Equity Solutions

Your home's equity gives you the flexibility to borrow what you need, when you need it. **You're in control:**

10-Year Fixed

3.75%
APR*

Plus, *This great rate is a perfect way to refinance your mortgage with*
NO points and
NO closing costs!

- Make updates to your house
- Put in a new pool or spa
- Finance your next vehicle
- Pay tuition bills
- Consolidate your debt into one convenient, lower payment

Apply online, call or stop by any branch today.

United Bank

413.787.1700 • bankatunited.com



All United Bank Home Equity products start with a Home Equity Line of Credit that has the option to convert to a fixed rate, fixed term loan at any time. *Annual Percentage Rate (APR) as of 5/9/12. 3.25% for Home Equity Line is subject to increase with maximum APR at 18%. The 10-Year 3.75% APR Home Equity Loan has 120 monthly payments of \$10.01 per \$1,000 borrowed. Discharge fee may apply. Consult a tax advisor concerning the deductibility of interest.

United Bank

95 Elm Street • West Springfield, MA 01089

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Springfield, MA
Permit #1035

10-Year Fixed

3.75%
APR*

A million uses -
One SMART choice!