

# Construction Loan Special\*



## Rates You Can Build On!



- ▶ Effective Feb. 1, 2010
- ▶ 3.95% Rate - 5.41% - APR\*\*
- ▶ No Points - 20% Down Payment
- ▶ Six-month Term
- ▶ Primary Residence

\*This Construction Loan Special is good for a limited time. Sterling Bank may adjust rates at any time. Loans are subject to credit approval. \*\* APR (Annual Percentage Rate) is based on a loan amount of \$150,000, payments are interest only on balance owed with monthly payments estimated between \$227.26 (e) and \$251.61 (e) and a principal payment at maturity of \$150,000 (e). Closing costs for a new construction loan of \$150,000 are approximately \$895.

**Sterling Bank**

[www.sterlingbank.ws](http://www.sterlingbank.ws)



**Call us today for more information.**

Or visit our branches in Chetek, Barron, Luck and Rice Lake.