



**Affordable, Flexible and
There When You Need It.**



A Home Equity Line of Credit May Be the Solution You're Looking For

Is there a major home renovation you'd love to start? How about paying for college? Or even a dream trip you've always wanted to take? The equity already in your home may be the perfect option, providing affordable access to additional funds whenever you need them.

Easy & Accessible

- Borrow as little or as much as you need – you determine the amount – from the equity you already have in your own home
- No annual fee
- Low rates and no application fees¹
- Flexible repayment options. You can pay down at any time and even convert all or part of your outstanding balance² to a fixed rate, fixed term loan

If a home equity line of credit sounds like the right option for you, then apply online or stop by one of our conveniently located branches to learn more and to get started.

Member FDIC | NMLS #406382

¹To open an account, you must pay certain fees to third parties such as appraisers, credit reporting firms and government agencies (closing costs). These third party fees generally total between \$540 and \$1,400 for a \$50,000 line of credit. We will pay your closing costs, up to \$5,000. You must pay any and all closing costs that exceed \$5,000, including any applicable transfer taxes whether in part or in full. You will reimburse us for all closing costs that we paid on your behalf to third parties if the line is terminated (by you or us) during its first 3 years. Upon request, we will provide you with an itemization of these closing costs. Closing costs are not waived for purchase transactions.

²You can lock in a portion of your outstanding balance to a fixed rate, fixed term loan. As you pay off your term loan, that amount will become available to you again on your Line of Credit. Rate for the term loan will be determined at time of lock request.

Please consult a Sandy Spring Bank employee for specific details. This is not a commitment to lend. Actual loan qualification is subject to verification and approval of income, credit, property appraisal, and other factors. Loan program subject to change without notice and cancellation at any time. Additional fees, terms and conditions may apply. Sandy Spring Bank is a Maryland corporation headquartered at 17801 Georgia Avenue in Olney, Maryland 20832. As a residential lender we provide mortgage financing in the metropolitan Washington D.C. and greater mid-Atlantic markets.



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