

At American National Bank Fox Cities, we understand that everyone has unique needs. That's why it is our aim to find the right mortgage for you. We make the process simple and

straightforward by offering you the latest in financial tools that enable you to make sound

With the American National Bank Fox Cities home-buying and refinancing experience, vou'll benefit from:

- · Local underwriting & processing
- Low closing costs

financial choices.

Competitive rates

FIXED-RATE MORTGAGES

Feel secure knowing your interest rate and payment will not change over the life of your loan with a Fixed-Rate Mortgage.

HOME CONSTRUCTION LOANS

Build your dream home. These short-term loans allow interest- only payments during construction. Make draws as expenses are incurred, with lower payments during the loan period. When construction is completed, we can convert to a fixed-rate loan.

LOT LOANS

Do you have the perfect spot in mind for your new home, but you're not quite ready to build? Plan for the future with a lot loan. Purchase your lot now and build when the timing is right.

NON-CONVENTIONAL FINANCING

Sometimes more flexibility is needed in unique situations. In the event that your need does not fit into a conventional type of loan, a non-conventional loan from American National Bank Fox Cities may provide the necessary financing to accomplish your goals.

- Easily scheduled closings
- Local servicing
- Personal service

ADJUSTABLE-RATE MORTGAGES

Enjoy the flexibility of lower initial interest rates and payments with an Adjustable-Rate Mortgage, knowing your rate and payment may adjust periodically based on market conditions

HOME EQUITY LOANS & LINES OF CREDIT

The equity in your home could be cash in hand for remodeling, repair, or other improvements to your home, purchasing a new car, tuition bills, debt consolidation or a multitude of other reasons. Each program is structured around the equity in your home to borrow a fixed amount or establish a line of credit. Rates are reasonable, and we can tailor the payments to suit your convenience. These flexible tools also allow you to obtain cash up front or draw funds on an as-needed basis.

Mike Selner
Mortgage Loan Officer
NMLS # 2233878

American National Bank NMLS #555904







American National Bank Fox Cities has a variety of loan programs available to meet your precise borrowing needs. In addition to mortgage loans, we can assist with signature loans for a number of purposes with flexible terms to fuel your opportunity.

SIGNATURE LOANS

- Automobile loans new or used
- Recreational loans boat, RV, motorcycle, snowmobile, ATV, etc.
- Personal loans vacations, special events, etc.
- Credit Cards

AUTOMATIC LOAN PAYMENT

You will never forget a payment again with this service. Simply set up monthly loan payments for automatic deduction from your checking or savings account—the ultimate in convenience.

CONTACT US

LOBBY HOURS | Monday - Friday 9:00 AM - 4:00 PM •

DRIVE-UP BANKING HOURS | Monday - Friday 8:00 AM - 5:00 PM

MAIN ADDRESS | 2200 North Richmond Street, Appleton, WI 54911

LOAN PRODUCTION OFFICE | 300 N Broadway Suite 1C, Green Bay, WI 54303

CALL US | 920.739.1040 • **ONLINE** | www.anbfc.bank

