

Turn your house into your Dream Home.



Open the door to savings
with our introductory Home Equity Line of Credit (HELOC) rate.

Introductory HELOC:

First 12 months at **2.99% APR***

With auto pay from your
MidWestOne deposit account.

(3.99% APR without auto pay)

The APR after the introductory period may vary for the remaining term of the loan. Currently, those rates are as follows:

Credit Limit Tiers	Index (WSJ Prime) + Margin
\$5,000 to \$24,999	4.00% + 3.00% (7.00% APR)
\$25,000 to \$49,999	4.00% + 1.50% (5.50% APR)
\$50,000 to \$74,999	4.00% + 0.50% (5.00% APR)**
\$75,000 to \$99,999	4.00% + 0.25% (5.00% APR)**
\$100,000 and over	4.00% + 0.00% (5.00% APR)**

WSJ=Wall Street Journal. Margins are current as of 3/1/17. APR will not go below 5.00% ('floor') or exceed 18.00% for FL borrowers and 21.00% for IA, MN & WI borrowers. If payments are not automatically debited from a MidWestOne deposit account, the margin will increase by 1.00%. **These APRs reflect the 5.00% floor.



MidWestOne.com | Member FDIC

* The introductory APR (Annual Percentage Rate) is available for applications submitted 3/21/17 to 4/30/17 on applicant's primary residence only. Minimum of \$5,000 new credit line required and is subject to credit approval. The APR will not increase during the introductory period. Typical closing costs for all borrowers include: credit report fee, automated valuation model fee, property condition report fee, real estate appraisal fee (when applicable), flood determination fee, ownership and encumbrance report or lien search fee, recording fee, and documentation fee. Additional costs for properties in MN include: conservation fee, mortgage registration tax, and request for foreclosure notice filing. Additional costs for properties in FL include: documentary stamp tax, notice of limitation, and intangible property tax. Estimated closing costs range from \$196 to \$800. Homeowners insurance required. Flood insurance is required if applicable. This offer is subject to change without notice.