

Personal Lending

Home

- ◆ **Purchase or Refinance**
 - Easy online application process
 - Free pre-approval – shop with greater bargaining power
 - Expertise in local real estate market, decision-making and processing
 - Fixed rates, USDA, FHA and VA mortgages
- ◆ **Construction Loan**
 - Draw down line of credit
 - Interest only due monthly on balance owed
 - 9-month terms available
 - Permanent mortgage financing
- ◆ **Home Equity Line of Credit**
 - Loan amount based upon a maximum 85% of appraised value minus balance of first mortgage
 - 10-year term
 - Access to funds at any time without reapplying
 - Deductions straight from Legence checking account
 - Monthly payment calculated based on 1% of outstanding principal balance owed plus accrued interest

Auto

- ◆ **Auto Loan & Recreational Vehicles**
 - Competitive rates for new or used vehicles including ATVs, boats and motorcycles
 - Convenient payment options
 - Free pre-approval

Student

- ◆ **iHelp In-School Private Student Loans**
 - Competitive interest rates
 - No origination or repayment fees
 - Flexible repayment options
 - Easy application process
 - Responsive customer service
- ◆ **iHelp Student Loan Consolidation**
 - Savings with fixed interest rates
 - One-time monthly payment
 - Single loan refinancing

Financing

- ◆ **Secured**
 - Wide range of personal needs, including new vehicle and home improvements
 - Competitive, lower rates with collateral backing
 - Borrowing up to 100% of personal account balance
 - 1-5 year terms available
- ◆ **Unsecured**
 - Competitive rates for consumer loans
 - No collateral backing necessary
 - 1-3 year terms available

Agricultural

- ◆ **Agricultural Real Estate Loans**
 - Purchase Ag real estate
 - Restructure or refinance existing debt
 - Flexible repayment and collateral terms
 - Debt restructuring available
 - Local expertise – trusted financial advisors with farming experience
- ◆ **Secondary Market Real Estate**
 - Competitive rates with over 25 variable and fixed rate product options
 - Up to 30-year amortization
 - Farmer Mac approved lender
- ◆ **Beginning Farmer Loans (FSA)**
 - Up to 100% financing
 - Purchase Ag real estate
- ◆ **Operating Line of Credit**
 - Competitive rates for ongoing or seasonal needs, ranging from crop input expenses to working capital
 - Revolving and non-revolving terms available
 - Flexible collateral requirements
- ◆ **Equipment & Livestock Loans / Leases**
 - Competitive rates to purchase or refinance
 - Convenient payment options
- ◆ **FSA Guaranteed Loans**
 - Lower down payments, along with variable and fixed rate options
 - 5-year term revolving lines of credit
 - 7-year amortization period for equipment and livestock
 - Farm real estate loans with up to 30-year amortization period

Small Business & Commercial

- ◆ **Business Line of Credit & Term Loans**
 - Competitive rates
 - Multiple payment options
 - Flexible payment terms
 - Loan advances deposited directly into your Legence Bank checking account
 - Flexible collateral requirements
 - Timely approval process
- ◆ **SBA 7(a) Loan Program**
 - Preferred lender
 - Legence ranked 3rd in the State of Illinois and 125th in the nation in SBA lending in 2015
 - Ideal for businesses needing funds to improve cash flow, looking to expand, acquire equipment or purchase commercial real estate
 - Loan amounts up to \$5 million
 - Flexible down payments and extended terms
- ◆ **Commercial Real Estate Loans**
 - Competitive rates to purchase, construct or refinance commercial property
 - Construction financing, including improvements and renovations
 - Convenient payment options
 - Debt restructuring available
- ◆ **USDA Guaranteed Loans**
 - Expansion, development and refinancing options
 - Purchasing of businesses, land, equipment and machinery
 - Flexible down payments



Apply online in as little as 20 minutes with Legence e-Home Connect from any mobile device at LegenceBank.com. Located in the loans section on our website.

Call, Come By or APPLY ONLINE! 800.360.8044 ◆ **LegenceBank.com**
Legence Bank App available on Google Play™ (Android™ phones) and the App Store® (iPhone® & iPad®)

Look no further for lending solutions that meet your specialized needs

Whether you are growing your business or personal portfolio or expanding into new markets, Legence can help you with the resources to take the next step.

Our Easy, 5-Step Loan Process:

- ◆ Send application with financials and a personal financial statement from each borrower
- ◆ Legence issues a term sheet to borrowers; borrower agrees
- ◆ Send application to Legence Underwriting for global financial analysis
- ◆ Issue commitment letter
- ◆ CLOSING!



- ◆ Depth of business and personal financing
- ◆ Friendly service from a knowledgeable staff that cares
- ◆ Banking solutions with you in mind

What you can expect

Commitment
Knowledge
Enthusiasm
Collaboration

Our team becomes your team!

PROMPT TURNAROUND

We work hard to close your loan in 30 days.

- ◆ **Checking**
- ◆ **Savings**
- ◆ **CDs**
- ◆ **IRAs**
- ◆ **Money Market Accounts**

*Anytime, Anywhere...
the Legence Bank App*

Legence Bank is committed to providing personalized, friendly support and convenient, on-the-go financial resources for your personal and business banking needs.



Our Locations

Main Branch
946 Fourth St.
Eldorado, IL
618.273.2271

Eldorado Branch
1108 U.S. Hwy 45
Eldorado, IL
618.273.2271

Galatia Branch
100 East Main St.
Galatia, IL
618.268.4191

Harrisburg Branch
502 North Commercial St.
Harrisburg, IL
618.253.5555

Shawneetown Branch
301 N Lincoln Boulevard W
Shawneetown, IL
618.269.4180

Vienna Branch
301 W Vine St.
Vienna, IL
618.658.3240

Cross Pointe Branch
7325 East Virginia St.
Evansville, IN
812.402.8989

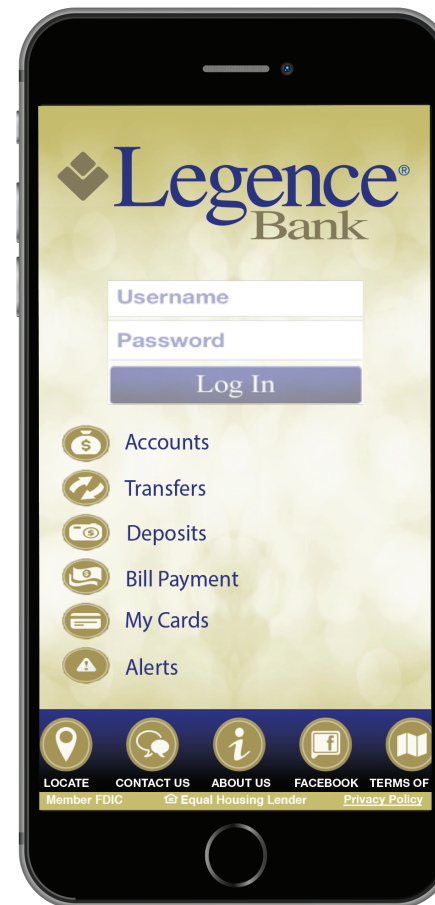
Call, Come By or APPLY ONLINE!
800.360.8044 ◆ LegenceBank.com

Ask for **KASASA**



Where You Belong. 

Legence Bank is a wholly-owned subsidiary of First Eldorado Bancshares, Inc.



Legence Bank



LegenceBank.com

Watch Your Savings Grow.

For more than 100 years, individuals, families, businesses and communities have relied on Legence Bank to maximize their financial capabilities.



Legence Bank offers a suite of personal and business financial solutions and competitive rates to meet your individual needs, budget and lifestyle. But more important, Legence is **a community bank that cares about your success.**