



Pacific National Bank

Get more out of your home with a **Hassle-Free™** Home Equity Line of Credit

.75% UNDER Prime*

(Currently 7.50% APR)

- **NO** application fee
 - **NO** closing costs
 - **NO** annual fee
 - **FREE** appraisal
- PLUS YOUR CHOICE OF A FREE GIFT!**

2GB Next Generation iPod Nano

Sony® Home Theater System



RCA Small Wonder™ Camcorder

Stop in at your favorite neighborhood location.

(877) PNB-1887 | www.pacificnational.com

Lafayette

3528 Mount Diablo Boulevard
Lafayette, CA 94549
(925) 284-9054

Moraga

1470 Moraga Road
Moraga, CA 94556
(925) 376-2120

Walnut Creek — Rossmore

1910 Tice Valley Boulevard
Walnut Creek, CA 94595
(925) 407-0001



Member FDIC

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We reserve the right to substitute a gift of equal or greater value. Limit: one free gift per household. Free gift offer may be withdrawn without notice. Available while supplies last. A minimum draw of \$7,500 is required within 90 days of establishing the line and a minimum balance of \$7,500 is required to be outstanding for at least 90 days after the draw to receive the gift.

Annual Percentage Rate (APR) is based on the Prime Rate published in The Wall Street Journal - Western Edition. APR is subject to change monthly. For lines of credit with a maximum combined loan to value of 80% or less, the rate will be prime minus .75%. For lines of credit with a maximum combined loan to value of 80.01% to 90%, the rate will be prime plus .25%. As of February 1, 2007, the Prime Rate is 8.25% and the following rates would apply: 7.50% APR for credit lines 80% or less maximum combined loan to value and 8.50% APR for credit lines 80.01% to 90% maximum combined loan to value. The maximum APR is 18%. The minimum line amount is \$5,000. There is no annual fee. An early termination charge of \$495 is assessed if paid off and closed within 24 months of loan date. Subject to credit approval and property evaluation. Program terms and conditions are subject to change any time without notice. Property insurance is required and flood insurance may be required. Available to owner occupied 1-4 family residential or condominium properties.