



Pacific National Bank

The deal just got better!

*A limited time only special rate for your Home Equity Line of Credit**

One Time Offer Ends 9/30/07!

5.99%
Intro APR*
Fixed for 12 months

And thereafter, 0.75% under prime for the life of the loan currently at

7.50%
APR* Home Equity Line of Credit

NO application fee

NO annual fee

NO closing costs

NO appraisal fee

For a limited time, apply today at
(877) PNB-4082
or stop in your favorite neighborhood location

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



*Annual Percentage Rate (APR) is based on the Prime Rate published in The Wall Street Journal. 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 80.1% to 90%, the rate will be prime plus .25%. As of June 13, 2007, the Prime Rate is 8.25% and the following rates would apply: 7.50% APR for credit lines of 80% or less maximum combined loan to value and 8.50% APR for credit lines 80.1% 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 valuation. 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. Offer is for new HELOC customers of Pacific National Bank.