



# Refinance now!

# With No Closing Costs.

## Advantage Home Equity Loan

# 5.49% APR\*

5 Year Fixed Rate  
Cost Per Thousand \$19.10

# 5.74% APR\*

10 or 15 Year Fixed Rate  
10 Year: Cost Per Thousand \$10.97  
15 Year: Cost Per Thousand \$8.30

(Longer terms are available)

Do not believe it when people say banks are not lending money. **Central Jersey Bank, N.A.** has money to lend and is ready to say yes to qualified individuals.

- **No closing costs**
- **Fast turnaround (generally close in 7 days)**
- **Local decision making**
- **We do not sell our Home Equity Loans**

Call Central Jersey Bank, N.A. at **732-899-0888**, or apply online anytime 24/7 at **cjbna.com**.

**We** hear you



732-899-0888 • [cjbna.com](http://cjbna.com)

Belmar · Bradley Beach · Little Silver · Long Branch (2) · Manasquan · Neptune City  
Ocean Grove · Ocean Township · Point Pleasant · Sea Girt · Spring Lake Heights · Wall

\* To qualify for the Advantage Home Equity Loan Rate, applicant must have a checking or savings account with Central Jersey Bank, N.A. with a minimum balance of \$500.00. Monthly cost per \$1,000 borrowed: 5 year \$19.10, 10 year \$10.97, 15 year \$8.30. These rates are for new loan customers with a minimum loan amount of \$10,000. For terms exceeding 5 years require a 1st lien. Owner occupied primary residences. Property insurance is required and flood insurance may be required. Title Insurance is required for all loan amounts in excess of \$400,000. Offer subject to credit approval. APR is effective as of 3/8/10. Central Jersey Bank, N.A. and its agency are not responsible for typographical errors. ©2010 Central Jersey Bank, N.A. All rights reserved. Member FDIC. 3/10