



**Refinance
now!**

**With No
Closing Costs.**

**Advantage Home
Equity Loan**

5.49% APR*

5 year fixed rate

5.74% APR*

10 or 15 year fixed rate

5.99% APR*

20 year fixed rate

(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

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, 20 year \$7.16. These rates are for new loan customers with a minimum loan amount of \$10,000. Rates 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 8/1/09. 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

Member **FDIC**