

# When there's Room for Improvement... WE'RE OPENING DOORS!



LOW FIXED  
INTEREST RATE  
**2.890%**  
**3.107% APR\***

## WHATEVER YOUR NEED MAY BE...

- DEBT CONSOLIDATION
- HOME IMPROVEMENT
- LARGE EXPENSES

*...talk to us today about our  
low fixed interest rate on  
a Home Equity Loan.*

### EXAMPLE:

Loan Amount:	\$50,000
Interest Rate	2.890%
APR:	3.107%
Monthly Payment:	485.27
Term:	10 years



## RATES START APRIL 22!

\*Rates quoted as of April 22, 2013. Subject to change without notice and subject to credit approval. Higher rates may apply as determined by the individual creditworthiness of each applicant. Minimum loan amount \$25,000. If refinancing current debt with us, a minimum of \$10,000 must be new money. Automatic loan payment required from a Panhandle State Bank, Intermountain Community Bank or Magic Valley Bank checking account.



Panhandle State Bank  
and its locally operated divisions  
Intermountain Community Bank  
Magic Valley Bank



[IntermountainBank.com](http://IntermountainBank.com)