

SUMMER  
special

Consumer  
Home Equity  
Line of Credit  
(HELOC)

Find  
your fit!

Two options.  
One smart choice  
for endless  
possibilities.

**5-Year  
Fixed  
HELOC**  
Rates as low as:  
**6.25%**  
Introductory  
APR<sup>1</sup>

**6-Month Fixed  
Variable  
HELOC**  
Rates as low as:  
**5.25%**  
Introductory  
APR<sup>2</sup>

Open an account in-branch today!

**Emlenton**  
**Seneca**  
**Titusville**

**612 Main St. | 844.867.1001**  
**7001 Route 322 | 844.676.1970**  
**127 W. Spring St. | 844.827.5910**

FARMERS  
NATIONAL BANK

**1:** The Home Equity Line of Credit 6.25% introductory APR (Annual Percentage Rate) is a 5 year fixed rate based on a 85% loan-to-value (LTV) or less at the time of application. A minimum new money loan amount of \$25,000 or minimum \$25,000 increase to an existing line with a minimum credit score of 720 is required. Auto debit from a Farmers National Bank checking account is required to receive the lowest rate, but is not required for loan approval. Advances of credit can be obtained during the draw period of 60 months. After the draw period, the repayment period of 240 months begins. If you made only the minimum monthly payments and took no other credit advances, it would take 300 months to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 6.75%. During that period, you would make 60 monthly payments varying between \$51.78 and \$57.33 in the draw period followed by 239 monthly payments of \$76.04 in the repayment period and a final payment of \$73.47. After the 5 year fixed introductory period, the APR is variable and is based upon the prime Rate (the index) as published in the Wall Street Journal. As of May 22, 2026 the current Prime Rate is 6.75%. The variable rate can change monthly based on the Prime Rate. The rate will not vary above 20.00% APR, or applicable state law, or below 4.00% APR except during the 5 year introductory period. As of January 1st, 2026 the variable rate for Home Equity Lines of Credit ranged from Prime + 1.00% to Prime + 1.75% depending on the credit score and LTV at time of application. Customer pays no closing costs up to a \$250,000 loan, except a \$300 Loan Origination Fee that will be advanced to the line at the time of closing. Title insurance is required and paid for by the borrower on loans greater than \$500,000. The offer is for owner-occupied, single family properties only. Investment properties and second homes are not eligible. A \$60 annual fee will be assessed upon the first anniversary date of account opening and annually thereafter. A Prepayment Penalty of \$400 is applied if the account is terminated within the first three years (36 months) of the Credit Agreement date. Property insurance is required, and flood insurance will also be required if the property is determined to be in a Special Flood Hazard Area. Promotion is not available on Simultaneous Closing loans. Offer subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Consult your tax and or legal advisor regarding the deductibility of interest and fees. Other fees and restrictions may apply. Other rates and terms are available. The Checking Account terms and conditions that apply to Farmers National Bank checking account products can be obtained by visiting a branch location or calling the Customer Support Center at 1.888.988.3276. Offer expires 7/31/2026.

**2:** The Home Equity Line of Credit 5.25% introductory APR (Annual Percentage Rate) is a 6-month fixed rate based on a 85% loan-to-value (LTV) or less at the time of application. A minimum new money loan amount of \$25,000 or minimum \$25,000 increase to an existing line with a minimum credit score of 720 is required. Auto debit from a Farmers National Bank checking account is required to receive the lowest rate, but is not required for loan approval. Advances of credit can be obtained during the draw period of 120 months. After the draw period, the repayment period of 240 months begins. If the minimum payment is made and no other advances were taken, it would take 30 years to pay off a credit advance of \$10,000 at an Annual Percentage Rate of 6.75%. During that period, 120 monthly payments would be made ranging from \$51.78 to \$57.33 in the draw period followed by 239 monthly payments of \$76.04 in the repayment period and a final payment of \$72.74. After the 6-month introductory period, the APR is variable and is based upon the prime Rate (the index) as published in the Wall Street Journal. As of May 22, 2026 the current Prime Rate is 6.75%. The variable rate can change monthly based on the Prime Rate. The rate will not vary above 20.00% APR, or applicable state law, or below 4.00% APR except during the 6-month introductory period. As of January 1st, 2026 the variable rate for Home Equity Lines of Credit ranged from Prime + 0.00% to Prime + 3.75% depending on the credit score and LTV at time of application. Customer pays no closing costs up to a \$250,000 loan, except a \$300 Loan Origination Fee that will be advanced to the line at the time of closing. Title insurance is required and paid for by the borrower on loans greater than \$500,000. The offer is for owner-occupied, single family properties only. Investment properties and second homes are not eligible. A \$60 annual fee will be assessed upon the first anniversary date of account opening and annually thereafter. A Prepayment Penalty of \$400 is applied if the account is terminated within the first three years (36 months) of the Credit Agreement date. Property insurance is required, and flood insurance will also be required if the property is determined to be in a Special Flood Hazard Area. Promotion is not available on Simultaneous Closing loans. Offer subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Consult your tax and or legal advisor regarding the deductibility of interest and fees. Other fees and restrictions may apply. Other rates and terms are available. The Checking Account terms and conditions that apply to Farmers National Bank checking account products can be obtained by visiting a branch location or calling the Customer Support Center at 1.888.988.3276. Offer expires 7/31/2026.

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