

# REWARDS MORTGAGE



Fixed Rate and Adjustable  
Rate Options available

Primary and Second Homes

Loans up to \$1.5 million

Up to 90% Loan To Value  
with No Mortgage Insurance  
(Primary Residence)

Local underwriting  
with a quick close

Cash-out allowed  
up to \$500,000

First-Time Homebuyers  
are welcomed



## 0.25% RATE DISCOUNT BY OPENING A FIRSTBANK CHECKING ACCOUNT!

THREE EASY REQUIREMENTS TO RECEIVE RATE REDUCTION:

1. Open a FirstBank checking account
2. Sign up for Direct Deposit
3. Pay your mortgage out of your FirstBank checking account

WANT TO EARN 1.51% APY\* ON CHECKING  
ACCOUNT BALANCES UP TO \$25,000?

Ask about our **FirstRewards Checking!** With no minimum deposit or balance requirement, FirstRewards Checking can start rewarding you today! Start getting a higher rate of interest and stop paying out-of-network ATM fees.

### FIRSTREWARDS CHECKING REQUIREMENTS:

- » At least 10 debit card purchases post and clear
- » Have at least one ACH debit or ACH credit post clear per monthly qualification cycle
- » Receive e-statements

**Bree Shores**

Mortgage Banker  
NMLS # 1656471

bshores@firstbankonline.com

www.fairhopmortgage.com | C: 251-490-0642



To be eligible for a FirstRewards Checking account you must receive account statements electronically monthly. This account is only available to consumers. To qualify for Rewards rates, you must meet the following requirements during a qualification cycle: 10 settled debit card point of sale (POS) transactions per Qualification cycle. Automated Teller Machines (ATM) transactions do not count towards the required 10 settled transactions. One (1) monthly automated clearing house (ACH) debit or ACH credit. A base rate of .05% with a .05% annual percentage yield (APY) is applied to all balances when qualifications are not met. The following Reward rates are earned if all qualification requirements are met: Tier 1- Balances of \$0.00 to \$25,000.00 earn a rate of 1.51% annual percentage yield (APY). Tier 2- Balances of \$25,000.00 and up earn a rate of 0.15% APY. You may make an unlimited number of deposits into your account. Check writing is unlimited with no per check fee assessed. Refund of fees for automated teller machine (ATM) usage. Limit to (2) two accounts per household. Rates are subject to change. APY is accurate as of 2/26/18. Fees may reduce earnings. All loans are subject to credit approval. Not all applicants are approved. Loan secured by lien against your property. Full documentation and property insurance required. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. Fees & charges apply and may vary by product and state. Terms, conditions and restrictions apply, so call for details. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.

CONTACT US TODAY! [FBMortgageLoans.com](http://FBMortgageLoans.com)

