

**REAL ESTATE  
& PERSONAL LOANS**

**Come home**



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**[www.cnbonline.com](http://www.cnbonline.com)**

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EQUAL HOUSING  
LENDER

**Citizens** NATIONAL BANK  
The bank for your life

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# Come home

**Citizens National Bank wants to help you live the American Dream.** Whether you're dreaming of your first home or making improvements to the home you already own, we offer a range of financing options that can make them a reality.

## **MORTGAGE LOANS**

Tudor, Tuscan or ranch – no matter what your style, we have financing that's sure to fit.

- **Flexible terms up to 30 years**
- **Fixed, variable or combination rate loans**
- **The interest you pay may be tax-deductible**

## **NEW CONSTRUCTION LOANS**

Citizens National Bank can help your dream home, whether it's a castle or Cape Cod.

- **Flexible terms**
- **Draw on your account as you need it**
- **Only pay interest on the money you've used**

## **GOVERNMENT LOANS**

### **Federal Housing Administration (FHA) Loans**

- **Minimum down payments with no income limitations**

### **Veterans Administration (VA) Loans**

- **Finance 100% of the purchase price**
- **Seller may pay up to 100% of the borrower's closing costs**

### **Kentucky Housing Corporation (KHC) Loans**

- **Allows moderate to low income families to purchase at below-market rate**
- **100% financing may be possible**

## **HOME EQUITY LOANS & LINES OF CREDIT**

Harnessing the power of your home equity is smart money management.

- **Low fixed-rate loans or variable lines of credit**
- **Consolidate debt, make home improvements, take a dream vacation, even buy a new car!**
- **The interest you pay may be tax-deductible. Consult your tax advisor.**

## **HOME IMPROVEMENT LOANS**

Using your home equity to finance home improvements is a win win situation.

- **Borrow as little as \$1,500 and up to \$50,000**
- **Flexible terms up to 10 years**
- **Finance all types of home improvement projects from new carpet to a backyard pool**
- **The interest you pay may be tax-deductible. Consult your tax advisor.**

## **PERSONAL LOANS**

A Citizens National Bank personal loan can help you pay college expenses, take a vacation or just provide the extra cash you need.

- **Competitive rates**
- **Flexible terms**

## **MASTERCARD® & VISA®**

The safety, convenience & acceptance you've come to expect whether you're shopping online or traveling across the globe.