



At First Bank & Trust Company, we want you and your family to be safe and secure. That's why we're offering an affordable storm shelter loan to homeowners at **2.99%** Annual Percentage Rate (APR)*. Our team will work with you on the terms so the payment will fit your budget. A typical shelter costs between \$2,800 and \$5,000. The table below illustrates how affordable a shelter can be based upon a \$2,800 loan at **2.99%** APR*.

EXAMPLE:

<u>Term</u>	<u>Monthly Pmt</u>	<u>Bi-Weekly Pmt</u>
24 Months	\$121	\$56
30 Months	\$ 97	\$45
36 Months	\$ 82	\$38

*All offers subject to credit approval. 2.99% APR requires direct debit from an FB&T deposit account. A rate of 4.99% Annual Percentage Rate (APR) is offered to customers without an FB&T deposit account. Maximum loan amount is \$5,000.

Click [here](#) to complete an application for your Storm Shelter today!
Please print, sign and return it to any FB&T loan officer.

