



# Sewage Line Upgrades?

When it's time to repair or replace your sewage line, 1ST SUMMIT BANK can help with a no-hassle, low rate loan.

**1.75%** Interest rate\*

**2.86%** APR\*

1ST SUMMIT BANK is the only approved financial institution in the region offering the PENNVEST Homeowner Septic Loan Program. This is an easy loan that provides you with a comfortable monthly payment.

- 1.75% interest rate, 2.86% APR (APR varies based on amount & term of loan.) \*
- Loans from \$2,500 to \$25,000
- Repayment terms 10-20 years
- Affordable monthly payments
- 100% financing, total project plus fees
- No appraisal required
- No prepayment penalty
- Owner occupied-primary residence

We'll help you get the money you need for your sewage project. Here are two examples of how you can afford this in your budget:

- Borrow \$7,500 for project and fees for 10 years with an interest rate of 1.75% and 2.86%APR- Your monthly payment is \$68.17\*.
- Borrow \$10,000 for project and fees for 10 years with an interest rate of 1.75% and 2.86% APR- Your monthly payment is \$90.90\*.

Ask about the Homeowner Sewer Line Loan Program. You'll *Experience the Difference* with the service of our Loan Professionals.



**1ST SUMMIT BANK**  
Member FDIC

Visit any of our 16 Community Offices today.

814-262-4000 or 888-262-4010  
1stsummit.com

\*Subject to credit approval. 1.75% rate. Annual Percentage Rate (APR) may vary based on the amount and term of the loan.

