



## Loan and Lending Products

### Fixed Rate Mortgage

- 10, 15, 20, 25, 30 Year Fixed
- Including Dream Star Mortgage

### Adjustable-Rate Mortgage

- 3/1/30 ARM
- 5/1/30 ARM
- 7/1/30 ARM
- 10/1/30 ARM
- Including Dream Star Mortgage (5, 7, 10 year)

### Consumer Loan

#### Fixed Rate Home Equity

- 5, 10 Year Fixed

### Home Equity Line of Credit

- HELOC – 5 year Draw; 5 year Repayment

### Deposit Account Secured Loan

- Account Collateral Loan

# Commercial Lending Products

## STAR Small Business Loan

- Small Business Line of Credit
- Small Business Term Loan

## Commercial Term Loan

## Construction Loan

## Commercial Line of Credit