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Introducing our  
2.75% APR  
fixed-rate,  
home-improvement loan.



MIDWEST  
BANK

Banking your way.



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[MidwestBank.net](http://MidwestBank.net)

Member  
FDIC



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**A fixed rate of 2.75% APR. 10-year repayment term.  
\$10,000 – \$50,000 to be used for your home improvements.**

So, if you borrow \$25,000 at 2.75% APR for 120 months, your payments will be just \$238.53 per month.

**This loan isn't for everyone,  
but let's hope it's for you.**

**Qualifications include:**

- Meeting Midwest Bank's lending requirements
- Providing a copy of the building permit
- Residence must be owner-occupied and built before 1990 within the City of Detroit Lakes municipal boundaries; also zoned for residential use
- Applicable to one- or two-unit residences (if there is a second unit, it must be a registered rental)
- Residence must have a current tax-assessed value of less than \$250,000
- Repayment will be made automatically through a Midwest Bank checking account
- Subject to credit qualifications and home evaluation
- Work must be conducted by licensed contractors
- Residence must be outside a 100-year flood plain
- Being current on property taxes and special assessments

**To be eligible for this ultra-low-interest loan, your project must include one or more of the following:**

- Foundation Work (drain tile, bracing)
- Exterior Improvements (siding, roofing, windows)
- Addition of a Bedroom or New Living Space
- Non-Cosmetic Interior Construction
- Replacement of Major Mechanical Systems (HVAC, electrical)

**You'll rarely see a rate this low  
—and funds are limited—  
so if you want in, call now.**

**218-847-4771**

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