

Hello!



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DREAM HOME MADE POSSIBLE

We are your local home lenders and neighbors!



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We are here to help make your
DREAM HOME possible.
TCB's **5/1 ARM Purchase Special**
is a great alternative
to a standard fixed rate
conventional loan and
getting you in your new home!



**RATE DROP
RATE DROP
RATE DROP**

APPLY HERE



5/1 ARM PURCHASE SPECIAL



FAST TURN TIMES



INTEREST RATES AS LOW AS

Rate		Down Payment
5.75%	5.49%	20%
5.8%	5.74%	15%
6.25%	5.99%	10.01%



NO PRIVATE MORTGAGE INSURANCE (PMI)



LOCAL DECISION MAKING



**ADDITIONAL INTEREST RATE DISCOUNTS MAY BE
AVAILABLE WITH AUTOMATIC MONTHLY PAYMENTS
AND/OR ESTABLISHED RELATIONSHIP WITH THE
COMMUNITY BANK**

After the initial period, the variable interest rate and payment will adjust every year and equal the total of the 1 Year Treasury Bill CMT plus 3% Margin. The maximum periodic change in the interest rate is 2% with a maximum rate increase of 6% above the initial interest rate and the interest rate floor at 4%. There is no prepayment penalty. The Annual Percentage Rate (APR) is variable and is subject to increase or decrease, so your payments may increase or decrease each year after the initial period. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property, and other factors as determined by The Community Bank. Rates are subject to change daily without notice. Various loan terms available. Rates effective 2/13/2026. Contact The Community Bank to learn more about your eligibility for its mortgage products-NMLS 403255.