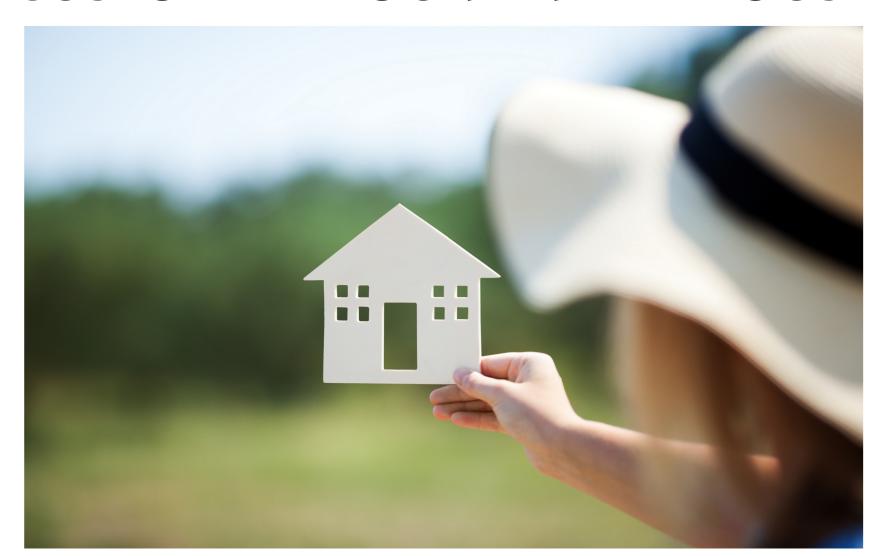
## **CUSTOMIZE YOUR DREAM HOUSE**



## WITH A HOME EQUITY LOAN FROM BANNER FEDERAL

RATES AS LOW AS 4.50% APR\*
NO PREPAYMENT PENALTIES
NO ANNUAL FEES
NO APPRAISAL REQUIRED!\*\*





<sup>\*</sup>APR=annual percentage rate. On approved credit. Not all loans will qualify for offer. Must be primary residence and located in the state of Arizona.