

First Bank ★ Texas

MEMBER FDIC

Available Loan and Deposit Products

First National Bank and Trust Company of Weatherford dba First Bank Texas - Loan Services

- Residential Mortgage Loans for 1 – 4 dwelling units
- Home Equity Loans
- Home Improvement Loans
- Manufactured Homes
- Interim construction loans
- Personal Unsecured
- Personal Loans
- Automobile Loans
- Boats and other recreational vehicles
- Small Business Loans and Lines of Credit
- Commercial and Industrial Real Estate Loans
- Commercial and Industrial Loans for working capital
- Agriculture loans: crop production, fixed assets, machinery and equipment, and short term working capital

First National Bank and Trust Company of Weatherford dba First Bank Texas - Loan Services- Deposit Services

- Checking Accounts
- Savings Accounts
- Commercial Banking
- Business and Professional Banking

First National Bank and Trust Company of Weatherford dba First Bank Texas - Loan Services - Internet Banking

- Access to Bank by Internet
- Account balance information – deposit and loan accounts
- Funds transfer
- Account histories
- E-mail
- Bill payment
- Check Images
- No-charge for services (*certain fees for business account*)
- Mobile Check Deposit
- Consumer Non-Real Estate loan applications

Small Loan Program

APR should not be more than 36% (pursuant to Texas Finance Code)

Amount	Term	Rate	APR
\$500.00	12	25.00%	25.0111%
\$1,000.00	12	25.00%	25.0119%
\$1,500.00	18	25.00%	25.0240%
\$2,500.00	24	25.00%	25.0040%

All Loans Closed-End, Unsecured

Underwriting: Proof of identity, address, employment and income; requires a credit report to determine loan amount and repayment ability (NO CREDIT SCORE).

There will be no discretion on the part of the loan officer to adjust the rate.