



**CROSSROADS**  
— B A N K —

## LOAN SERVICES

### Agriculture/Business

In our business of operating within a rural community and being a locally owned community bank, we understand the needs of keeping our agricultural community striving and strong. [Contact us](#) today for any of your agriculture and livestock needs:

### Livestock/Farm Operating Loans

- Livestock operations
- Equipment repairs and maintenance
- Crop production costs

For more information, please [contact](#) one of our friendly loan officers.

### Land Financing

We provide lending services to our farmers who want to expand their operation or interested in refinancing their present land loans.

### Equipment Loans

If you are in need of farm equipment, new or used, contact one of our loan officers for competitive rates and flexible terms.

### Information needed for an agricultural loan request:

- Verification of income or payment stubs and/or annual tax return.
- Financial statements from the previous year.
- Current listing of debt obligations.
- Updated list of farm equipment, livestock, inventory, and other farm property.

## **Business Loans**

At Crossroads Bank, we want to keep our community thriving so your business is important to us. Stop by our offices to talk to one of our friendly, knowledgeable loan officers and let us help you find a solution to your specific business needs. Our bank offers the following loans for your business needs:

- Business Real Estate Loans
- Operating Lines of Credit / Working Capital loans
- Small Business Administration Loans
- Business Construction Loans
- Purchase Business Equipment

**Here's a Checklist of information that may be needed to get your loan request started:**

- Papers to identify your Business
- Assumed Name Certificate (if Applicable to business)
- Corporations-Corporate Resolution or Certificate of Filing and Certification of TIN from IRS
- Partnerships- Partnership Agreement & Certification of TIN from IRS
- Annual Financial Statement or Balance Sheet
- Annual Cash Flow or Profit & Loss
- Business tax returns
- Current listing of business debt

For more information or questions about our business lending services or rates, please talk with one of our loan officers.

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# Consumer

Crossroads Bank offers a wide variety of consumer loans. As a locally owned community bank, we can help each of our customers on a personal, friendly level. All lending decisions are made locally and best of all, if you have a problem your loan officer is just phone call away!

## Unsecured Loans

If you are unable to offer collateral on a loan, you can apply for an unsecured loan. Unsecured loans typically have higher interest rates. Please stop by or call one of our loan officers to see if this type of loan is attainable for your lending needs. Discounted interest rates may apply with automatic payments.

## Hometown Home Improvement Loan

Need home improvements? Our goal is to help you LOVE your HOME with our new home improvement loan!

- Borrow up to \$10,000.00 unsecured.
- Competitive rates
- Great terms
- Discounted interest rates apply with automatic payments.

[Contact](#) one of our loan officers for more information on the guidelines and requirements for our home improvement loan.

## New or Used Vehicle Loans

Let us put you in the driver's seat of your next vehicle. Whether you are looking for a new or used vehicle or wanting to re-finance your existing loan, stop by and see what we have to offer.

- Competitive rates.

- Discounted interest rates apply with an automatic payment or higher down payments. Contact us for details.
- Flexible terms based on the age of vehicle.
- Approvals made locally.

## **Boat Loans**

Let us float you a loan for your new or used boat. Enjoy your next fishing trip to the coast or the lake on your boat financed with us! Check out our terms and let's get you launched.

- Competitive rates
- Flexible terms depending on the year model.
- Discounted interest rates apply with an automatic payment or higher down payments. Contact us for details.

## **Recreational Vehicles/ATV**

Let us get you on the road with a new or used R.V. or travel trailer. And for those shorter adventures, let us finance your next ATV. Discounted interest rates apply with an automatic payment or higher down payments. Contact us for details.

## **CD Secured Loans**

If you are looking for a great interest rate on your next purchase, borrow against your Certificate of Deposit (CD) with Crossroads Bank. CD secured loans are a good source to use if you are looking for a low rate, wanting to build up credit or if you have a poor credit history, this is a good way to restore it.

- You can borrow up to the value of your Certificate of Deposit.
- For loans over \$2,000.00, the interest rate is based at 2% over the annual percentage yield (APY) of your Certificate of Deposit.
- Flexible terms
- Fast and Easy approval.

# Real Estate

## Adjustable Rate Mortgage

Adjustable Rate Mortgages (ARMs) can be an effective tool for helping some prospective home buyers achieve their dream of home ownership.

ARMs can be an excellent choice of financing under certain conditions, such as rising income expectations, high interest rates, and short-term home ownership. But because payments and interest rates can increase, home buyers need to consider their income to keep up with all possible rate and/or payment changes. For more information and to see if an adjustable rate mortgage is right for you, call one of our loan officers at 1-800-947-8382.

### **Our adjustable rate mortgages includes:**

- 5/1 ARM- Payments fixed for 5 years and adjusts annually for the remaining term
- 3/1 ARM- Payments fixed for 3 years and adjusts annually for the remaining term.
- 1/1 ARM – Payments fixed for 1 year and adjusts annually for the remaining term.
- Competitive rates.
- Financing terms up to 30 years.
- Loans approved locally.
- Loans serviced locally.

## Home Equity Loan

Home Improvements, bill consolidation, and college tuition? Whatever your reasons for using the equity in your home, start with Crossroads Bank. Borrowing against the equity in your home is a good source of money, but is also a big decision. Start with a lender you can trust. Start with us!

- Loans for up to 80% of your home's value.
- Competitive rates
- Low closing costs
- Terms up to 20 years
- In some cases, you may have the advantage of tax-deductible interest. Consult your tax advisor regarding the deductibility of interest.

#### Checklist for mortgage or home equity loans:

- Payroll stubs
- Annual Federal Tax return if self-employed
- Balance of your present mortgage, name, address and telephone number of financial institution.

## Land or Lot Purchase

You've found the perfect piece of Texas to make it your home or want it for the perfect getaway? Give us a call and we will help make it your own with great rates and exceptional, personal service.

## Interim Home Construction Loans

You are ready to build the home of your dreams? An interim construction loan advances funds to your builder for the payment of supplies, building materials, and labor for the construction of your new home. Building a home is stressful, but our friendly, experienced loan officers are ready to help you through a hassle-free process. Enjoy the hometown advantage with decisions made locally and questions answered promptly.

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## Loan Payment

### ONLINE LOAN PAYMENT CENTER

Items you will need in order to make your loan payment online:

- Your **Crossroads bank** loan number.
- Your bank's routing number and active checking account to be drafted via ACH or
- Your active credit or debit card . (We accept Visa®, MasterCard® or Discover®)
  - **There is a fee of 1.75% for each debit and credit card transaction.**
  - **ACH/bank draft transactions are free of charge.**