

Advantage Bank
814 Wheeling Ave
Cambridge, OH 43725
800-503-3584

In this disclosure the words "you" and "your" mean the recipient of this disclosure, and the words "we", "us" and "our" mean Advantage Bank, the Lender listed above. "e" means an estimate.

IMPORTANT FACTS ABOUT OUR HOME EQUITY LINE

RETENTION OF INFORMATION

This disclosure contains important information about our home equity line of credit, AdvantageLine Fixed ("Account"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS

All of the terms described below are subject to change. If these terms change and you decide, as a result, not to enter into an Agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

SECURITY INTEREST

We will take a security interest in your home (collateral). You could lose your home if you do not meet the obligations in your Agreement with us.

POSSIBLE ACTIONS

We can terminate your Account, and require you to pay us the entire outstanding balance in one payment if: you engage in fraud or material misrepresentation in connection with the Account; or, you do not meet the repayment terms; or, your action or inaction adversely affects the collateral or our rights in the collateral; and/or, federal law dealing with credit extended by us to you specifically requires that as a condition of your Account the credit shall become due and payable on demand.

We can refuse to make additional extensions of credit or reduce your credit limit if: the value of the dwelling securing the Account declines significantly below its appraised value for purposes of the Account; or, we reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances; or, you are in default of a material obligation in the Agreement; or, government action prevents us from imposing the annual percentage rate provided for or impairs our security interest such that the value of the interest is less than 120 percent of the credit line; or, a regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; and/or, the maximum annual percentage rate is reached.

MINIMUM PAYMENT REQUIREMENTS

You can obtain advances of credit for 36 months (the "Draw Period"). During the Draw Period, payments will be due monthly. Your minimum periodic payment will be equal to the interest that has accrued on your Account as of the closing date of each billing statement.

BALLOON PAYMENT

After the Draw Period ends you will no longer be able to obtain credit advances. Paying only your minimum payment may repay less than the outstanding balance at the end of the Draw Period. You will be required to pay the entire unpaid balance that you owe at the end of the Draw Period in a single balloon payment.

MINIMUM-PAYMENT EXAMPLE

If you made only the minimum monthly payments and took no other credit advances, it would take 3.000 years to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 7.950 %. During the Draw Period, you would make 35 monthly payments of \$66.25. This would be followed by one final payment of \$10,066.25.

FEES AND CHARGES

To open and maintain your Account, you must carry insurance on the property securing your Account and pay us the following fees:
Annual Fee (waived first year) \$50.00 ***

*** Chargeable as a credit advance to your Account

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If you tell us you have decided not to enter into the Account within three days of receiving this Disclosure and the brochure "When Your Home Is On The Line: What You Should Know About Home Equity Lines of Credit" in person, or within six days after the day we mail them to you, as the case might be, any fees or charges you might have already paid will be refunded.

TAX DEDUCTIBILITY

You should consult a tax advisor regarding the deductibility of interest and charges for the Account.

OTHER PRODUCTS

If you ask, we will provide you with information on our other available home equity Accounts.

FIXED RATE FEATURE

This Account is subject to a fixed annual percentage rate. An **ANNUAL PERCENTAGE RATE** of 7.950% has recently been imposed under this Account. The annual percentage rate includes only interest and no other costs.

ACKNOWLEDGEMENT

The undersigned hereby acknowledge(s) receipt of a copy of this Disclosure and a copy of the Federal Reserve Board brochure "When Your Home Is On The Line: What You Should Know About Home Equity Lines of Credit" on the date indicated below.

Signature Date Signature Date

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