

Next steps to making your decision

This will help you determine if a Retirement Loan meets your needs and identify the next steps. Use it on your own, share with friends or family or bring to any branch and discuss with an Amboy Bank associate.

How a Home Equity Retirement Loan may benefit you

TYPICAL GOALS AND USES

PLAN FOR THE FUTURE

Prepare for unexpected expenses
Ensure my other retirement savings will last
Purchase retirement home

DEAL WITH IMMEDIATE PROBLEM

Eliminate mortgage payments
Consolidate credit card debt
Pay for in-home health care

IMPROVE QUALITY OF OF LIFE

Make home repairs
Pay medical bills
Enhance retirement income

What do you want to accomplish?

Would your life be better with a Home Equity Retirement Loan?

Reasons why your answer is "yes"

Reasons why you would say "no"

Who else would you like to review your options?

We recommend involving a family member or someone you can trust.

NEXT STEPS

Call Amboy Bank

We'll review your options with you and answer your questions. We can talk to your family or friend as well.

Obtain counseling

For your benefit you are required to attend a consumer education sessions.

Fill out an application

It's simple. You can even do it over the phone.

Schedule time for an appraisal

It's a standard procedure for any mortgage.

Schedule closing

Have it at the Amboy branch closest to you or even at your home.

