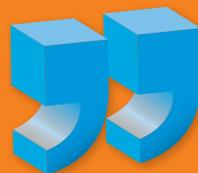


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*Not available to existing Liberty Bank Home Equity Line customers. Annual Percentage Rate (APR) of 1.99%, a promotional rate, is fixed for the first 15 full billing cycles. After fixed rate period, the APR is a variable rate and will be based on the "Wall Street Journal's" Prime Rate minus .50%. As of 1/28/2014, Prime Rate is 3.25% with an APR of 2.75% – the rate that would be offered without the promotional rate. The minimum APR that will apply during the life of this line, after the first full 15 billing cycles, is 2.75%; maximum is 18%. The minimum line amount is \$50,000, maximum is \$450,000. Minimum draw of \$25,000 at the time of closing required and must be maintained for the first full 15 billing cycles. A one-time \$375 paydown fee will be assessed if the balance falls below \$25,000 during the first full 15 billing cycles, or the account is paid in full and closed during the first full 15 billing cycles. For owner-occupied properties that are mortgage free or have a 1st mortgage held by Liberty, the maximum combined (existing mortgage loan balances plus Home Equity Credit Line limit) loan-to-value ratio ("LTV") is 80% of our estimated market value as of the date we open the account or 75% for seasonal or second homes. The total outstanding liens cannot exceed \$1,000,000. Contact your local Liberty Bank branch office for additional LTV limits on outstanding liens over \$1,000,000 or with a 1st lien with another lender. Offer for 1-4 family, owner-occupied Connecticut residences only. Consult your tax advisor regarding deductibility. Homeowners insurance required. The APRs listed above include an AutoPay feature which represents a .25% interest rate discount for automatic deduction from a Liberty Bank checking (or savings) account. Offer subject to change without notice.