

Your home provides shelter, comfort and a way to consolidate your debt.

AS LOW AS


4.50%

HOME EQUITY LINE OF CREDIT APR

AS LOW AS

6.49%

HOME EQUITY LOAN APR



Bank One's home equity rates have just dropped to our lowest in years, for qualifying loans and lines of credit. So now's the time to use the equity in your home to consolidate credit card bills, school loans, auto loans and more. Plus, you'll earn a \$40 gift card just for opening the home equity product of your choice. (Up to \$200 with other select products.) Now's the time. Visit BankOne.com, click www.bankone.com, or call 1.800.800.LOAN.

BANK ONE

Member FDIC. Subject to credit approval. Advertised rate is subject to Bank One's credit criteria, certain conditions and restrictions including qualifying loans in a first lien position with an 85% or less loan-to-value ratio, your rate and corresponding annual percentage rate (APR) may be higher than the offered rate and depends on the actual loan amount and the amount of the credit line. Repayment terms on a loan, the loan-to-value ratio, your credit history, Bank One's internal credit policies and the date your application is received. Rates are subject to change at any time without notice and may be higher or lower than the rate currently offered. This offer is available only on new home equity loans and lines. Property and flood insurance may be required. Other fees and restrictions may apply. Advertised line rate is valid only on lines of \$50,000 to \$250,000. Other rates are available on credit lines of \$50,000 to \$49,999 and for loans to value ratio above 85% up to 100%. The APR on variable rate lines may increase or decrease, not to exceed an annual percentage rate of 35%. Borrower is responsible for a \$30 annual fee, the insurance (when required), mortgage taxes (if any), recording fees and loan release fees in some states. Advertised loan rate reflects a 25% discount for optional automatic payment from a Bank One checking or savings account. Borrower is responsible for a one time loan origination fee that is subject to the APR. The insurance (when required), mortgage taxes (if any), recording fees, and loan release fees in some states. Please contact us for more information regarding rates, fees, terms, conditions, and restrictions. Offer available while supplies last or until September 22, 2003, at participating locations. Some restrictions may apply. Must have or open a qualifying checking account to receive gift card on some products. Customer is required to receive a coupon to request gift card(s) by mail. See coupon for redemption instructions. Gift cards cannot be redeemed for cash. Offer not valid on account conversions or in combination with any other offers. Offer is only available on consumer products. ©2003 Bank One Corporation.