We Make House Calls

- Never wait in line. We bring the bank to you.
- One dial does it. Get solutions with one phone call.
- Your personal banker. We’re here to handle the details.

The PRIVATE BANKING GROUP

OFFER 1:

61 MONTH* ADJUSTABLE RATE MORTGAGE (ARM)

3.125% RATE

4.242% APR

OFFER 2:

7 YEAR* ADJUSTABLE RATE MORTGAGE (ARM)

3.25% RATE

4.126% APR

OFFER 3:

15 YEAR* ADJUSTABLE RATE MORTGAGE (ARM)

3.95% RATE

4.34% APR

Stock Yards Bank & Trust
A Trusted Partner since 1904

Medical Resident Mortgage Financing:
- UP TO $400,000 AND 100% FINANCING AVAILABLE
- NO DOWN PAYMENT! NO ORIGINATION FEES!
- NO PRIVATE MORTGAGE INSURANCE (PMI); NO POINTS
- EASY – ONLINE APPLICATION PROCESS
- RATES AVAILABLE WITH MEDICAL BANKING CHECKING ACCOUNT:
  - No Minimum Balance, No Monthly Fees, Free Private Banking Checks; Unlimited Check Writing, Interest Bearing, Internet Banking, Mobile Banking & BillPay Available

Call me!
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Private Banking
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Cell (317) 679-7159
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NMLS #544118

*The Annual Percentage Rate (APR) is variable and is subject to increase or decrease. Products are available for a 61 month, 7 year, or 15 year initial period during which the interest rate remains unchanged, followed by 1-year periods in which the interest rate may increase or decrease on an annual basis resulting in a change in your monthly payment. Payment examples do not include payments for taxes or insurance. Loan payment examples as of February 7, 2020. Offer 1: On a $100,000, 30 year loan with an initial interest rate of 3.125% (4.242% APR), 61 payments of $428.38. After the initial period, the loan rate adjusts annually based on the weekly average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of February 7, 2020, the index rate is 1.49% and the margin is 3.25%. Based on the current index and margin, the monthly principal and interest payment would adjust after the initial period to $527.13. The maximum periodic change in the interest rate is 2% annually with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 9th year), the maximum payment would be $816.16. Offer 2: On a $100,000, 30 year loan with an initial interest rate of 3.25% (4.126% APR), 84 payments of $435.21. After the initial period, the loan rate adjusts annually based on the weekly average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of February 7, 2020, the index rate is 1.49% and the margin is 3.25%. Based on the index and margin, the monthly principal and interest payment would adjust after the initial period to $528.04. The maximum periodic change in the interest rate is 2% annually with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 11th year), the maximum payment would be $789.63. Offer 3: On a $100,000, 30 year loan with an initial interest rate of 3.95% (4.34% APR), 360 payments of $474.54. After the initial period, the loan rate adjusts annually based on the weekly average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of February 7, 2020, the index rate is 1.49% and the margin is 3.25%. Based on the current index, the monthly principal and interest payment would adjust after the initial period to $541.46. The maximum periodic change in the interest rate is 2% annually with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 31st year), the maximum payment would be $692.48. Offer available to Medical Residents and Fellows, only from University of Louisville, University of Kentucky, University of Cincinnati and Indiana University. Applications for offer February 1, 2020 – August 31, 2020, subject to standard published rate by SYBT Mortgage Company. Offer may be cancelled or extended at any time without prior notice. Automatic payment of loan payment (ACH) required from SYB Medical Banking Account. Residents must show letter showing all student loans are in deferment for a minimum of 12 months or it will count against debt ratio rating. Cash out refinances are not allowed. Escrow account must be established and funded at closing. Primary residence, owner-occupied only, no second homes. Condominiums, townhomes must be Fannie Mae eligible projects. Title insurance required. 1st position mortgage lien required; subsequent liens not permitted. New residents must provide an employment contract with corresponding hospital residency program showing income and start date within 60 days of the loan closing. Subject to Stock Yards Bank & Trust lending policies, underwriting, and credit approval. SYB – NMLS #403971

Member FDIC. Equal Housing Lender.