



loan application

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**30+ Reasons To Bank With Somerset Trust Company**

**STC Online Banking**

User Name:

Access Code:

[Online Banking Login](#)

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**Other Secure Logins**

- Credit Card Access
- Trust Access Online
- Electronic Payroll Plus
- Merchant Insight

**Open an Account**

- Checking, Savings or CDs
- Request Mortgage Pre-Qualification
- Apply for Mortgage Loan
- Apply for Personal Loan

**Mobile Banking Center**

- Manage your mobile account
- Add a mobile device (phone)
- Learn more about mobile
- Unlock Your Credentials

### Home Equity Loans

With a Home Equity Loan you may be able to save money on our competitive, locked-in interest rate that may possibly be tax-deductible. *(You should consult a tax adviser for information regarding the deductibility of interest and charges.)*

You'll enjoy the convenience of affordable monthly payments over a fixed time period and you might be able to save even more by paying off higher interest obligations such as department store charges.

With our Home Equity Credit Line, you may be able to enjoy lower interest rates and tax savings benefits... and whenever you need money, just simply write one of your credit line checks. *(You should consult a tax adviser for information regarding the deductibility of interest and charges.)*

**Important information for your benefit...**

When your home is on the line, what you should know about home equity lines of credit.



Use our [Financial Calculators](#) to help determine if a Home Equity is right for you.

Home Equity Loan Options	Term	Rate	Monthly Payment
<b>CLOSED END</b> To borrow exactly what you need today. Debt consolidation, home remodeling, vacations, taxes . . .	Up to 20 years	Fixed interest rate	Fixed monthly payment
<b>Line of Credit VARIABLE RATE</b> To meet your needs today and for years to come. Education costs, home repair, . . .	10 years	Variable Rate as low as NY Prime Rate	Greater of 1% of the outstanding balance or \$100
<b>Line of Credit FIXED RATE</b> For your long term needs with a guaranteed fixed rate.	5 years	Fixed rate, never changes	Greater of 1% of the outstanding balance or \$100

**Somerset Trust COMPANY**

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