

Home Equity  
Line of Credit  
**As low as  
6.00% APR**  
(Annual Percentage Rate)

I'm Applying to be Your  
**Loan Officer**



**A. Applicant Information**

First Name

Marcel

Initial

Last Name

Legendre

Title/Position/Banking Office  
**Personal Banker/Lender, Main Office**

How long have you been working at First National Bank?  
**9 years**

How long have you lived in New Mexico? Are you a native of New Mexico?  
**Not native, but chile climatized since 1987.**

Most requested loan:

**Home equity, car loans, mobile home loans.**

**B. Important Information**

What is your customer service philosophy?

**My philosophy is to make the customer feel appreciated and understood.**

Why are you proud to work at First National Bank?

**The Bank has become a family to me. I am proud to work with a group of hard working, enthusiastic individuals.**

What do you like most about the banking business?

**I love to see peoples' dreams come true.**

Based on a 10 year open-end credit line with a minimum monthly payment amount of the accrued interest. The APR (Annual Percentage Rate) on our Home Equity Line of Credit is a variable rate based on J. P. Morgan Chase prime (currently 6.00%) plus a margin. The margin can be as low as 0.0 for an effective APR of 6.00% up to 2.0 for an effective APR of 8.00%. The margin is based on the amount of equity you have in your home and the number of accounts you have with us when you apply. The APR changes when J. P. Morgan Chase prime rate changes. Maximum APR is 18%. No points, no appraisal fee and no application fee for a line of credit up to \$300,000. Minimum line amount is \$10,000. An annual fee of \$50 is waived the first year. Property insurance is required. Existing HELOC customers are eligible for this program upon requalification for an increase of \$5,000 or more. **Member FDIC. Equal Opportunity Lender.**

Main Office on the Plaza | Custom Banking at the Delgado House  
South Side-Cerrillos at Governor Miles  
Cerrillos at St. Michaels | Cordova Road Shopping Center  
Alameda at Sandoval | Eldorado | Los Alamos | Albuquerque

**All offices 992-2000**



*trust*  
First National

