

Why FNBC Bank & Trust?

We make home lending easy!

In branch or online, FNBC Bank & Trust provides the local service and support you need for your home loans from the initial application to the final payoff.

We offer financing for primary residences, second/vacation homes, and 1-4 family investment properties*:

- Conventional Purchase Mortgages
- Refinance Mortgages
- Jumbo Mortgages
- Low Down Payment Mortgages
- Construction Mortgages
- Home Equity Lines of Credit (HELOC)
- Home Equity Loans

Exclusive FNBC Bank & Trust Programs

Home Advantage Mortgage Program**

Mortgage program for borrowers with household incomes below \$87,840 in Cook, DuPage, and Will County, and below \$90,800 in Kane or Kendall County. Qualified applicants receive:

- \$2,000 credit at closing
- 0.25% reduction on the standard FNBC Bank & Trust mortgage interest rate

Federal Home Loan Bank Downpayment Plus Program

Downpayment Plus is a program that provides down payment and closing cost assistance for income-eligible homebuyers. The assistance is provided in the form of a forgivable grant paid on behalf of the borrower at the time the borrower closes on mortgage financing with a participating FHLBank Chicago member financial institution. Grants are forgiven monthly over a five-year retention period.

For eligibility requirements and more information on any of our home loans, contact one of our mortgage specialists today!

*Not all products available for second/vacation homes & 1-4 family investments properties.

**Applicable to primary residence mortgage loans only. Financing may be used for a purchase or refinance mortgage. Borrowers must meet standard credit underwriting guidelines. Funds available under the Home Advantage Mortgage Program are limited. Program may be terminated at any time. 2024 household incomes disclosed and can change annually as determined by the Department of Housing and Urban Development.



www.fnbcbt.com

708.482.7700

LaGrange • Western Springs • West Chicago



Hear it from our customers!

“Over the past 35 years, FNBC assisted us with various types of financing, offering fair fees, prompt attention, and friendly service every time. We would never go anywhere other than FNBC for our home loans!

M. Doll

West Chicago Branch Client

“As a first-time home buyer, I could not have asked for a better experience. My loan officer was accessible and responsive throughout the entire loan process. I highly recommend FNBC to anyone looking for a mortgage loan.

T. Sitkowski

LaGrange Branch Client

“We felt confident walking in knowing we had our loan officer on our side! The mortgage team at FNBC brings knowledge, experience, and professionalism to every aspect of the loan process.

R. and J. Buchholz

West Chicago Branch Client

Easy & Convenient

We offer a fully digital home loan application experience that saves time, reduces paperwork, and improves the loan application process.

Start your application today!



Home Loans Just Got Easier.

Apply Online!
www.fnbcbt.com

