



Mortgage Talk

Open an Equitable Bank Checking Account with a debit card or direct deposit and you'll receive a **FREE \$50 GIFT CARD!**

HOMEOWNERS CHEQUITABLE | PERFECT FOR FIRST-TIME HOMEBUYERS

- No Minimum Balance
- No Monthly Service Charge
- Competitive Rate of Interest
- FREE E-Bill Payment & E-Banking

*This offer requires a new Equitable Bank checking account with a commitment to establish a direct deposit, or applying for a debit card at account opening, and is not available to households who already maintain an Equitable Bank checking account. All Equitable Bank checking accounts require a minimum opening deposit of \$100. Homeowners Chequitable will have an Annual Percentage Yield (APY) on the entire account balance of .15%. Fees may reduce earnings. APYs are accurate as of August 3, 2009, and are subject to change at anytime. \$50 gift card will be presented at the time of account opening, and will be reported as interest at the end of the year on a 1099INT. Good while supplies last. Offer may be withdrawn at any time.

Worry Free Refinance with Fannie Mae DU Refi Plus™ Program

Fixed mortgages are at historic low rates but many homeowners have been unable to take advantage of today's lower rates due to a decrease in home values. The Fannie Mae DU Refi Plus™ Program allows homeowners to refinance into a more affordable mortgage with up to 105% loan-to-value without Private Mortgage Insurance (PMI) or an appraisal.

To take advantage of the DU Refi Plus™ you:

- Must have a loan held by Fannie Mae. To check if you have a Fannie Mae loan, use the Fannie Mae Loan Look Up tool at: <http://fanniemae.com/loanlookup>.
- Must be current on your mortgage payments (you haven't been more than 30-days late on your mortgage payment in the last 12 months).
- Can only refinance your first mortgage. If you have a second mortgage, the lender must agree to remain in second position and may require an appraisal.
- Cannot currently be paying Private Mortgage Insurance (PMI).

This is a great opportunity for responsible homeowners to refinance and save money. Call today at 414.777.4411 to see if you qualify for the Fannie Mae DU Refi Plus™ Program or visit our website at TheEquitableBank.com/Mortgage to apply today.

FIRST-TIME HOMEBUYER TAX CREDIT*

In efforts to stimulate the economy and revive the housing market, Congress has enacted legislation providing a tax credit of up to \$8,000. It is now available for qualified first-time homebuyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009. Unlike the tax credit enacted in 2008, the new credit does not have to be repaid.

*Consult a qualified Tax Advisor to determine eligibility for the First-Time Homebuyer Tax Credit. (Source: <http://www.federalhousingtaxcredit.com>)

AT A GLANCE

\$8,000 First-Time Homebuyer Tax Credit

- For first-time homebuyers only (a buyer who has not owned a home three years prior to purchase).
- Does not have to be repaid.
- Equal to 10 percent of the home's purchase price up to a maximum of \$8,000.
- Available for homes purchased on or after January 1, 2009 & before December 1, 2009.
- Incomes up to \$75,000 for single taxpayers and up to \$150,000 for married couples, qualify for the full tax credit.

Please Support Community Banks Like The Equitable Bank

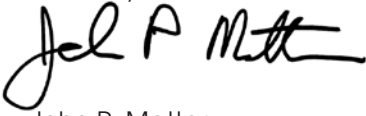
Oppose H.R. 3126 and the Proposed
Consumer Financial Protection Agency (CFPA)

The Equitable Bank has always strongly supported consumer protections. Dealing with our customers fairly and honestly is the fundamental way we do business. The relationship that we have with you, our customer, is being challenged by potential federal legislation under the proposed creation of the Consumer Financial Protection Agency. This proposal will greatly increase the amount of compliance on community banks, which are already heavily regulated. It does not address the core issue of the subprime crisis, which is unregulated non-bank firms, as well as, huge banks that pose a widespread risk to the economy.

Community banks and their customers are not better served if lumped into the same category as those entities. If the Consumer Financial Protection Agency is created, as it is being proposed, consumers will find credit more expensive and difficult to obtain. It will increase market share for non-bank, unregulated lenders and expose consumers to predatory lending and more fraud potential.

I ask that you reach out to your legislators in both the Senate and House of Representatives to oppose H.R. 3126 and the proposed Consumer Financial Protection Agency.

Sincerely,



John P. Matter
President and CEO
The Equitable Bank



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BROOKFIELD | DELAFIELD | GERMANTOWN | GREENFIELD | HALES CORNERS | MEQUON
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