

# Lower Your Borrowing Costs



\$6,000 available for the purchase of your home



[fcbbanks.com](http://fcbbanks.com)



If you want to buy a home and have a steady income and good credit, FCB Banks and the Federal Home Loan Bank of Chicago can help.

Through the Downpayment Plus<sup>®</sup> Program\*, up to \$6,000 may be available to eligible homebuyers in 2016 to use toward down payment and closing costs. Ask one of our loan officers today about the Downpayment Plus Program to see if you are eligible.

Homebuyers must meet income eligibility requirements and:

- Contribute at least \$1,000 to the purchase of the home
- Participate in homebuyer and financial literacy counseling
- Live in the home as your primary residence

FCB Banks is committed to helping our neighbors. We can help you lower your borrowing costs if you qualify for the Downpayment Plus Program. In 2016, you could receive up to \$6,000 for the purchase of a home!

This is not a commitment to lend. Applicants subject to credit approval, property qualifications and program eligibility. Division of First Collinsville Bank, NMLS #418466 / First County Bank, NMLS# 420258. FCB Banks is partnering with FHLB Chicago to bring you the DPP program.

\* Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at [www.fhlbc.com](http://www.fhlbc.com) for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.

