



FROST LOANS

# Financial Adoption Assistance

You learn a lot being in business since 1868. Not just about how to handle money, but about how to treat people. At Frost, we are honored to have the opportunity to build a long-term relationship with you by offering financial adoption assistance as you embark on this new chapter of your life.

We believe our common sense approach, and our commitment to doing business honestly and ethically explain why so many Texans trust us as a safe and sound place for managing their finances. We hope you will too as you approach this new relationship with not only the Gladney Center for Adoption, but also Frost.

## Personal Line of Credit

An unsecured or secured personal line of credit lets you write your own loan.

- ◆ Interest: Competitive variable rates, lower than most credit cards
- ◆ Loan Amount: Starts at \$5,000
- ◆ No annual fees or pre-payment penalties
- ◆ Payments may be deducted from any Frost Bank checking or savings account
- ◆ Can be used as overdraft protection for your Frost checking account
- ◆ Transfer funds to your Frost checking account online in My Frost at frostbank.com, through the 24-hour automated line at 1-800-233-9874 or with a Customer Service Representative.

### Option 1:

Today's Date: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Term: \_\_\_\_\_  
 APR: \_\_\_\_\_  
 Payment: \_\_\_\_\_

### Option 2:

Today's Date: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Term: \_\_\_\_\_  
 APR: \_\_\_\_\_  
 Payment: \_\_\_\_\_

For more information, please contact one of us:

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Investment management services, financial planning and trust services are offered through Frost Wealth Advisors of Frost Bank. Investment and insurance products are not FDIC insured, are not bank guaranteed, and may lose value. Investment and insurance products are also offered through Frost Brokerage Services, Inc., Member FINRA/SIPC. Frost Brokerage Services, Inc. is a wholly owned subsidiary of Frost Bank. Additionally, insurance products are offered through Frost Insurance. Deposit and loan products are offered through Frost Bank, Member FDIC.

This is not a commitment to make a loan. All loans subject to credit approval. A personal checking account with Frost is required for loan qualification, as well as a debit card for online access and point of sale purchases.

