



# Personal Loans

## Local Decisions Made Quickly

We offer a variety of personal loans to help you reach your goals. Our loans are processed and maintained locally, right here in Utah County, which means that whenever you have a question or need to talk about your loan, you can call us directly without any runaround.



### CD/Savings Secured Loans

If you have a Central Bank CD or Savings Account, you can use it as collateral for a loan. This will allow you to get a better interest rate—plus you won't have to use your savings.

### Lines of Credit

Have access to extra funds whenever you need them. Rest easy knowing you have a way to cover unexpected expenses. And you'll only pay interest on the funds you use.



### Auto Loans

Whether you're purchasing from a dealership or a personal seller, we can help you get the financing you need for that new set of wheels. Pre-approval is fast and easy.

### Recreational Vehicle Loans

If you're buying a RV, boat, snowmobile, motorcycle, ATV, or another vehicle, we can help with the financing. Our friendly officers will give you the quality service you deserve.



## Construction Loans

We have a long history of providing construction loans. We make the process as smooth as possible, so you can start building the project of your dreams.

Unlike many other types of loans, the funds for a construction loan are not disbursed all at once. Construction loan proceeds, referred to as draws, are disbursed throughout the various stages of the construction process.

Before draws can be disbursed, inspections are done by the lender to verify that the construction project is moving along on schedule and within the estimated budget.



The loan term on a construction loan only lasts for the amount of time it takes to finish building, which is usually a year or less. When the project is complete, the construction loan is paid off by a long-term loan that is obtained by the borrower.

## Home Equity Lines of Credit (HELOC)

Use the equity in your home to work for you when you need it. With this variable-rate option, you can draw money as you need it and only pay interest on the money you draw.

### HELOC funds can be used in a variety of ways, including:

- Remodeling & home improvements
- Personal, family, or household needs
- Consolidating high-interest debts or medical bills
- Financing the purchase of a second home



We value relationships and the communities we serve. Friendly and local, our approach to banking is guided by the personal relationships we build with our clients.

At Central Bank you get the modern banking products and services you need with the service and responsiveness only a community bank can offer. Let us show you just how good banking can be.

