

A rate this low means

# more

kitchen for Amy and Rich.



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Rates as low as

# 3.99% APR\*

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We're open for business and ready to lend.**

With no closing costs and no points, you can make your money work even harder. Upgrade your home, consolidate your debt or pay for college. You name it. We make it easy. Apply today at your local San Diego National Bank branch.



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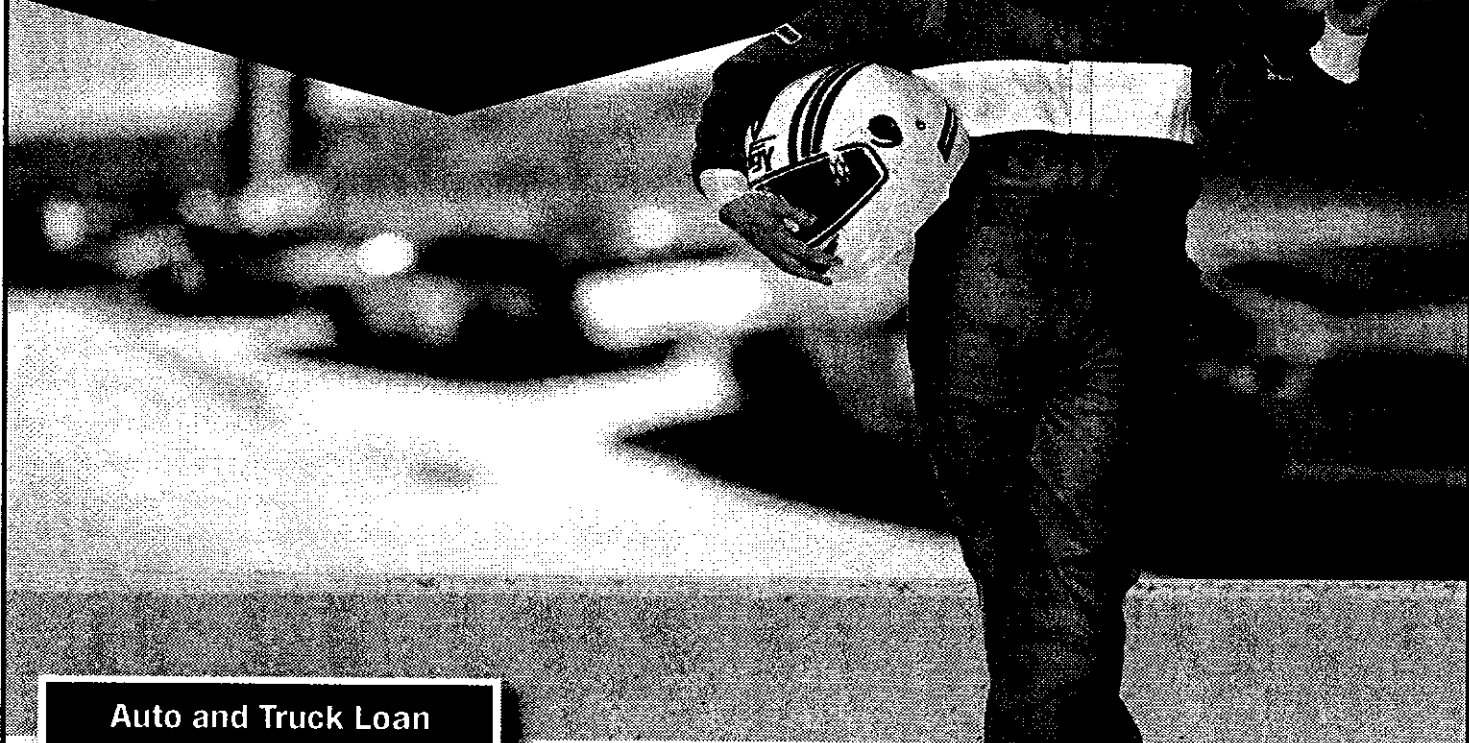
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\*3.99% variable Annual Percentage Rate (APR) is available on Home Equity Lines of Credit \$125,000 and higher with a U.S. Bank or San Diego National Bank qualified deposit account and a 70% Loan-To-Value (LTV) or less. Higher rates apply for higher LTV and lower credit limit. The APR will vary with Prime Rate as published in the *Wall Street Journal*. As of December 11, 2009, the variable rate for line of credit is 3.99% APR to 8.99% APR. The rate will not vary above 18% APR nor below 3.99% APR. A \$50 annual fee may apply after the first year. Offer is subject to normal credit qualifications. Rates are subject to change. Property insurance is required. Consult your tax advisor regarding the deductibility of interest. Some restrictions may apply. Home Equity Loans and Lines of Credit are offered through U.S. Bank National Association ND. ©2009 U.S. Bancorp, U.S. Bank. Member FDIC. 090603



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1. Offer not available to refinance an existing U.S. Bank or San Diego National Bank auto loan. A U.S. Bank or San Diego National Bank deposit account required. 3.99% APR is available for 3-year auto loans \$10,000 and higher at 100% loan-to-value (LTV) or less. Rates for smaller loan amounts, longer terms, or higher LTV are higher. Loan payment example: a \$10,000 automobile loan at a 3.99% interest rate for 36 months will have a 3.99% APR and a \$295.20 monthly payment. Offer is subject to credit qualifications. Rates are subject to change. Some additional restrictions may apply. Installment loans are offered through U.S. Bank National Association ND. U.S. Bancorp, U.S. Bank. Member FDIC 090437