

LENDING

WE OFFER MORE FOR YOU AND YOUR CLIENTS

- The most lending choices
- The most experienced loan professionals
- Online application at www.fidelitybank.com
- Highly competitive rates and closing costs
- Local ownership
- Experience in guiding your clients through the home financing process
- Your clients save money and eliminate guesswork with our prequalifying service
- Hassle-free, faster loan processing from application to closing

MORTGAGE LOANS

Conventional Fixed Rate Loans

A conventional fixed rate mortgage is the type with which most people are familiar and is the most popular type of home mortgage. As its name implies, the fixed rate mortgage carries a fixed interest rate throughout the term of the loan. Since the interest rate doesn't vary, the monthly payment for principal and interest also stay the same.

Adjustable Rate Mortgages

Rates are adjusted at a specific time each year. A one-year ARM, for example, can change every year. Changes are tied to an index such as the one-year Treasury Bill Rate. Depending on market conditions, your adjusted rate may be higher or lower than your initial rate, but all of our ARMs have periodic or lifetime rate caps. We offer five-, seven- and 10-year mortgages to help you plan your payments.

Federal Housing Administration (FHA) Loans

An FHA loan offers a smaller down payment - as little as 3.5% of the loan value. FHA offers both fixed rate and adjustable rate mortgages.

Veterans Administration (VA) Loans

The Federal Government created the VA Loan Program to help servicemen and women who may not qualify for a conventional mortgage. VA loans are available only to veterans. No down payment is required.

Construction Loans

You can build your own home with a bank construction loan. See lender for details.

MORTGAGE LOAN CHECKLIST

The length of time required to process your mortgage loan application can be shortened by providing complete and accurate information on the application. The following checklist will help you gather the information needed when applying for a mortgage loan.

- Last two years W2's/Tax Returns
- Paystubs for 30 days
- Social Security Card(s) and Drivers License(s)
- Last three (3) months bank statements (all accounts)
- Current monthly statements on all investment accounts
- Open loans, credit cards, mortgage loans, account numbers, balance and monthly payments
- If self-employed or more than 25% of income is from bonuses or commissions, last two years tax returns with all schedules and a year-to-date P&L statement
- If divorced, a copy of the divorce decree including the property settlement section
- If bankruptcy has been filed in the last seven (7) years, a copy of all bankruptcy court documents
- Check for application fee
- Purchase contract signed by all parties

MORTGAGE LOAN OFFICES

Downtown

100 E. English Wichita, KS 67202
Stephen Bradley Farmer (316)-290-7638
Fax: (316)-268-7490

NewMarketSquare

100 E. English Wichita, KS 67202
Dustin Curtis Girrens (316)-291-5621
Josh McGlothlin (316)-291-5647
Lorin C. Culver (316)-268-7283
Fax: (316)-291-5675

Weigand-North 13th

6530 E. 13th N.
Wichita, KS 67206
David W. Graham (316)-291-5618
Fax: (316)-291-5920

Northwest

8442 W 13th Street Wichita, KS 67212
Candace Diane Kretchmar (316)-291-5622
Steve Molina (316)-291-5602
Fax: (316)-291-5931

Derby

255 North Rock Road Derby, KS 67037
Mike Platt (316)-291-5632
Fax: (316)-291-5927

Woodlawn

1306 N. Woodlawn Wichita, KS 67208
Dana E. High (316)-291-5617
Fax: (316)-291-5926

Weigand-North Ridge

2872 N Ridge Rd, Suite 112
Wichita, KS 67205
Lisa H. Phelps (316)-291-5605
Fax: (316)-291-5633

Bradley Fair

2111 N. Bradley Fair Parkway
Wichita, KS 67206
Jeffrey D. Herzet (316)-291-5611
Fax: (316)-291-5619

Metcalf

14435 Metcalf Avenue
Overland Park, KS 66223
Bill Chiles (913)-808-4033
Cindy Runkle (913)-808-4025
David Curry (913)-808-4009
Jeff Hargate (913)-808-4022
Joe Beshoner (913)-808-4031
Jon Buckman (913)-808-4015
Mike Holmes (913)-808-4014
Patrick V. Brady (913)-808-4011
Todd Vogel (913)-808-4018
Fax: (316)-290-7637



LENDING

CONSUMER LOANS

Consumer loans can help you purchase a new or used car, add a room to your house, build a swimming pool, plan a wedding and so much more.

Home Equity Loans

Make the most of the equity in your home with a home equity loan. Fidelity Bank's home equity loans have reasonable fixed rates and flexible terms. You might find this to be the most economical way to borrow money, and the interest you pay may be tax deductible (please consult your tax advisor).

Home Improvement Loans

With a home improvement loan, it is easy to add a room, install a swimming pool, replace your carpet, and do so many more home enhancements. A choice of terms allows you to select the best option available to fit your budget, and the rate is fixed throughout the life of the loan.

Home Equity Line of Credit

This may be the most flexible, convenient way to borrow money for whatever purpose, whenever you need it. A revolving credit line is established based on the equity in your home and your ability to repay. You can access your money whenever you need it by writing a check. As you repay the outstanding balance, that amount is available to use again without reapplying for a loan.

Vehicle Loans

With a vehicle loan, you can buy or refinance a new or used vehicle, which serves as collateral for your loan. We finance cars, trucks, boats and recreational vehicles. Check with Fidelity Bank in advance for current rates and terms.

Personal Loans

We offer personal secured or unsecured loans for your convenience with a fixed interest rate, competitive terms and fixed, predictable monthly payments.

Apply for a Loan

Call (316) 291-5626 or 1-800-658-1637, visit www.fidelitybank.com or drop by any of our convenient locations.

Commercial and Construction Lending

We provide a local perspective on growing your business, all the speed and comfort of loan decisions made on a local level and a simple loan process. We provide solutions to the challenges of growth all businesses face. Whether you need money for expansion, new equipment, working capital or cash flow management, Fidelity Bank has the loan solution that will fit your business' needs.

Commercial Business Lending

Downtown Carnegie Library Building
220 S. Main, Wichita, KS 67212
(316) 268-7249
Fax: (316)-268-7383

Commercial Real Estate Lending

Downtown 100 E. English, Wichita, KS 67212
(316) 268-7428
Fax: (316)-268-7414

Commercial Lending

Downtown 100 E. English, Wichita, KS 67212
(316) 268-7318
Fax: (316)-268-7414

How to get a copy of your credit report

Your credit report is a list of accounts (banks, merchants, credit cards and public/court records) for which you are responsible, solely or jointly. Each will show the account's age, credit limit, current balance, high balance and payment history. In addition, your credit report will list your social security number, current and previous address & place of employment and date of birth. Upon request, a Consumer Reporting Agency must give the consumer the information in their file and a list of everyone who has requested it recently. A fee will be charged for the report. Under certain circumstances the consumer is eligible to receive a complimentary copy of their credit file:

- If they have recently been denied credit, employment or insurance within the last 60 days
- They are unemployed and plan to seek employment in the next 60 days
- They are a recipient of public welfare assistance
- Their report is inaccurate due to fraud

Requests should be made to:

Trans Union, Consumer Disclosure Center
P.O. Box 2000, Chester, PA 19022
1-800-916-8800
www.transunion.com

Equifax
P.O. Box 105873, Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9595, Allen, TX 75013
1-800-397-3742
www.experian.com

