

Borrowing is personal.

Whether you are looking to pay down debt, fund the unexpected, pay for gaps in financing higher education, make home repairs or renovations, buy a home, or refinance — we're here to help you find the right solution.

First we'll listen to your needs, discuss all the options, and then walk through the borrowing process together.

Respect Adds Up.

All extensions of credit are subject to approval.

¹ Home Equity Line of Credit account use is subject to the terms of the Santander Home Equity Line of Credit Agreement, including terms that permit lines to be suspended, reduced, or terminated in certain circumstances.


² Check with your tax advisor.

³ For the first 12 months after account opening, you earn 3% cash back on new net retail purchases (qualifying purchases less credits, returns, and adjustments) until you have spent \$20,000 USD or equivalent. Otherwise, you earn 1.5% cash back on new net retail purchases. Cash back can be redeemed for statement credit, gift cards, electronic certificates, or merchandise. Cash back cannot be earned on balance transfers, cash advances, purchases of money orders and other cash equivalents, purchases made by or for a business purpose, fees, interest charges, unauthorized/fraudulent transactions, and certain other charges. Cash back balance does not expire for accounts in good standing. Other terms and conditions apply. Credit card accounts are subject to approval.

⁴ Based on the time your application is received, same-day funding is available in many cases, depending on your creditworthiness and the funding instructions you provide.

About Santander

Santander Bank, N.A. is a part of Santander Holdings USA, Inc., with more than 575 branches in the Eastern United States. It is a member of the Santander Group, a network of diversified global retail and commercial banks, with a presence in 10 main markets including the United States, Germany, United Kingdom, Poland, Brazil, Mexico, Chile, Argentina, Spain, and Portugal. Founded in 1857, Santander Group has approximately 14,600 branches, nearly 190,000 employees, and more than 102,000,000 customers worldwide. For more information about Santander Bank, visit santanderbank.com.

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Personal Borrowing



All your borrowing needs met with respect at every step.

We're here to listen and help you select the borrowing option that best suits your needs. Rest assured, at Santander Bank, you will be treated with the respect you deserve throughout the borrowing process. We offer a range of options including:

- Credit Cards
- Personal Loans
- Home Equity Lines of Credit
- Mortgages

We're here to help you prosper.



For more information, visit santanderbank.com or call:

Credit Cards: 877-768-2265

Personal Loans: 877-476-8562

Home Equity Line of Credit: 844-726-6849

Mortgage: 855-684-4968

For all other questions, visit a branch or santanderbank.com.

Lines of Credit

Home Equity Lines of Credit¹

give you the flexibility to access funds, as you need them, up to your available credit limit. You can take advances during the draw period for home improvement, debt consolidation, or other expenses, and you will only be charged interest on the amount you borrow. It's a smart way to make your home work for you.

If you prefer predictable monthly payments, just convert all — or a portion, of your outstanding balance — to a fixed rate and fixed term without losing access to the remaining funds, up to your approved credit limit. The interest you pay may also be tax deductible.²

Plus with **EZApplySM from Santander[®]**, you'll experience the fast, simple way to apply and close on a Santander[®] Home Equity Line of Credit (HELOC).

To learn more, visit santanderbank.com/lines

Credit Card

Santander[®] Ultimate Cash Back[®]

credit card gives you more cash back and more savings. Earn 3% cash back on qualified purchases in the first year, thereafter, earn unlimited 1.5% cash back on qualified purchases.³

To learn more, visit santanderbank.com/ultimate

Loans

Personal Loans

allow you to borrow from \$5,000 to \$50,000 in one lump sum. Whether you want to consolidate debt, finish a project or take care of unexpected expenses, we're here to help make it happen with speed.

Now you can get same-day funding deposited directly into your account.⁴

Plus, you can:

- Check your rate with no risk to your credit report.
- Receive instant approval.
- Flexible closing options — online or at a branch.

To learn more, visit santanderbank.com/personalloan

Mortgages

Fixed-Rate Mortgages

are a good solution for a borrower who wants the certainty of predictable monthly principal and interest payments. And even if interest rates rise, your mortgage rate remains the same over the life of your loan.

Adjustable-Rate Mortgages

make sense for borrowers who want to save money in the short term, or plan to move or refinance within a few years. If rates should begin to rise, you can consider applying to refinance to a fixed-rate mortgage at any time.

We also offer mortgages for special situations:

First-Time Buyer Mortgages

offer special rates and terms to help make your first home more affordable.

Construction Loans

can be a good solution whether you are building your dream house from the ground up or significantly renovating your existing home.

FHA/VA Mortgages

provide low down payment options and flexible credit and income guidelines for veterans and first-time buyers.

Jumbo Mortgages

over \$510,400 are a Santander Bank specialty. We can help tailor a mortgage that makes sense for you.

All of our mortgages are now available with **EZApplySM from Santander[®]**, the fast and simple way to apply for and close on a Santander[®] mortgage.

To learn more, visit santanderbank.com/mortgage