



Which Account is Right for You?

1. Is earning interest a key factor in selecting your checking account? Do you keep a minimum daily balance of \$5,000 in your checking account?
2. Is access to 30,000+ ATMs with no fee of value to you?
3. Do you currently understand and monitor your credit score? Do you have identity theft protection?
4. Do you currently shop online?
5. Are features such as cell phone protection, roadside assistance and shopping discounts of interest to you?
6. How many times a month do you use your debit card for purchases and payments?

Personal Checking	Elite Investment	Select Rewards ^{8†}	Simply Digital
Opening Balance Requirement	\$100	\$100	\$100
Visa Debit Card & Controls	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓	
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances ⁵ Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing Free Paper Statements Early Pay (1 day) ⁷ No Fee Money Orders & Cashier's Checks Complimentary Standard Checks	Fuel Savings ⁶ Cell Phone Protection Credit File Monitoring & Reporting Dark Web Monitoring Identity Theft Monitoring & Resolution Services Rideshare Protection Roadside Assistance Online Shopping Discounts Movie & Theme Park Discounts Early Pay (1 day) ⁷ (See insurance disclosure)	Early Pay (1 day) ⁷
Monthly Service Charge	\$20	\$6	\$9
Service Charge Waivable	Daily Balance of \$5,000 OR Avg. Balance of \$10,000 per statement cycle	Non-waivable	\$500 Avg. Bal. OR 20 debit card transactions AND estatements

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

¹ MoneyPass® network ATMs are within the U.S. only.
² Message and data rates may apply.
³ Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply.
⁴ Free eStatements or \$5 paper statements for Select Rewards and Simply Digital Checking accounts. Paper statements are free for Elite Investment account holders.
⁵ Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings.
⁶ Restrictions apply. See AcademyBank.ClubChecking.com

⁷ Direct Deposit Required
⁸ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See Insurance Disclosure.
[†] Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

Academy Bank Select Rewards Checking offers:

Early Pay (1 day)¹

Access to 30,000 ATMs in the MoneyPass® network²

Digital Banking³ - Account Alerts, Bill Pay, Card Controls, Mobile Deposits⁴, Person-to-Person Payments & more

\$6 monthly service charge. \$100 opening balance required.

¹ Direct deposit required.

² MoneyPass logo must be on the debit card. MoneyPass is only in the U.S.

³ Mobile carrier fees may apply.

⁴ All deposits are subject to verification and are not available for immediate withdrawal. Deposit limits and restrictions apply.

Select Rewards Checking also includes the following benefits at no additional cost:

Travel and Leisure Discounts

Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more

Redeem and print coupons online

Access discounts from your mobile device (available via mobile or web only)

Shopping Rewards™

Access to exclusive offers and discounts at thousands of leading online retailers

Shop online using our customized shopping portal and receive cash back

Cash back can be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check (registration/activation required; available via mobile or web only)

Fuel Savings⁶

Register for the Fuel Rewards® program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status

IDProtect®

Identity Theft Expense Reimbursement Coverage⁺

Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. (see Insurance disclosure)

Comprehensive Identity Theft Resolution Services

Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.

Debit and Credit Card Registration

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)

Credit File Monitoring

Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)

Credit Report and Score⁷

Access to credit report and credit scores. (registration/activation required)

Credit Score Simulator

See what can impact your VantageScore. (registration/activation required)

Credit Score Tracker^{7,8}

Receive valuable insight into your credit score.

Identity Monitoring

Monitoring of over 1,000 databases. (registration/activation required)

Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed. (registration/activation required)

Online Identity Theft News Center and Valuable Phone and Web Resources (registration/activation required)

Cell Phone Protection

Covers up to four phones listed on the cell phone bill

Covers damage or theft

Up to two claims per twelve month period

Up to \$400 per claim

\$50 deductible per claim

Cell phone bill must be paid using eligible account

Debit Advantage®

Buyers Protection⁺ covers items for 90 days from the date of purchase against accidental breakage, fire or theft

Extended Warranty⁺ extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years

Item(s) must be purchased entirely with this account for coverage

(see Insurance disclosure)

Roadside Assistance Service

24-hour coverage for roadside assistance services, including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence

Maximum of two occurrences per twelve month period

Debit Card for Kids and Teens

Money sharing mobile application that provides you access to digital debit cards for your kids to help teach them financial responsibility.

(registration/activation required)

Health Discount Savings

Vision - exams, glasses, contact lenses

Prescriptions

Dental

This is NOT insurance. (registration/activation required)

Travel Accidental Death & Dismemberment Insurance⁺

Up to \$10,000 Travel AD&D insurance

(Coverage divides equally among joint account owners.) (see Insurance disclosure)

Rideshare Protection⁺

Up to \$100,000 of accidental death and dismemberment coverage and \$10,000 of accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate.

Not Available to Residents of NY.

(Travel costs for rideshare must be paid for through eligible checking account or a credit card issued by Academy Bank.) (See Insurance disclosure)



ACADEMYBANK

Done Deal.

academybank.com

⁵ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See Insurance Disclosure. ⁶ Restrictions apply. See AcademyBank.ClubChecking.com for details. ⁷ Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. ⁸ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available. ⁹ Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions.

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

OVERDRAFTS/RETURNED ITEMS

Excessive overdrafts should be avoided. They are expensive and may damage your credit. Here are six suggestions to avoid overdrawing your account:

1. Enroll in Digital Banking so you can log in to see your account balance online or your smartphone or tablet.
2. Sign up for Account Alerts² to receive an email or text message for daily account balance alerts or low balance alerts.
3. If you have a savings, money market or another checking account, you can set up free automatic transfers into your checking account in the event you have an overdraft.
4. Apply for a line of credit that would automatically cover an overdraft. Subject to credit approval.
5. Visit academybank.com for financial education, tips, & tools for managing your account.
6. Contact us if you need assistance.

OVERDRAFTS/RETURNED ITEMS

(created by check, in-person withdrawal, ATM withdrawal or other electronic means)

Paid Overdraft or Returned Item Fee **\$20**
Maximum charge of \$100 per business day.

DEBIT CARD/ATM CHARGES

Academy Bank ATM and in-branch withdrawals **No Fee**

Withdrawals, transfers, or balance inquiries from ATMs not owned by our bank **\$2.50**

ATMs outside the U.S. **\$2.50**

Denied ATM transactions at ATMs not owned by Academy Bank **\$0.50**

Replacement Debit Card **\$15**

Cash2Debit service* **\$4.95 per deposit**

MONEYPASS NETWORK ATMs IN THE U.S. - Fee waived for withdrawals, transfers, balance inquiries or denied ATM transactions if the primary account on the card is eligible to participate in the MoneyPass Network. The debit card will bear a MoneyPass logo on the back. MoneyPass Network ATMs are within the U.S. only.

For a comprehensive list of fees, refer to the Deposit Account Agreement and Commercial Service Charge Schedule available upon request.
 *Not available in Vermont.

SAFE DEPOSIT BOX RENTAL

PRICES VARY BY SIZE AND LOCATION.

Safe Deposit Lost Key Charge **\$20**
 Drilling **cost plus \$50**

MISCELLANEOUS FEES

BOOKKEEPING SERVICES

Research **\$25 per hour**
 Minimum **\$25**
 Copies **\$5 each**
 Account Printout **\$5**
 Special Statement **\$5**

CASHIER'S CHECK

Client **\$7**

CLOSED ACCOUNT

Open less than 90 days **\$20**

COLLECTION ITEM

Incoming **\$20**
 Outgoing **\$20**
 Foreign **\$20 plus exchange**

EXCESSIVE WITHDRAWALS AFTER 6 **\$10**
(\$60 maximum per monthly statement) Premier Money Market account

FOREIGN CURRENCY DRAFTS **cost plus \$5**
 COUNTER CHECKS **\$1**

INACTIVITY FEE Savings & Money Market accounts excluded.
 After 12 months inactivity **\$5 per month**

DORMANT ACCOUNT FEE Checking, Savings & Money Market incl.
 After 36 months inactivity **\$10 per month**
 Unclaimed Property Remittance Fee **\$75**

GARNISHMENT/LEVY PROCESSING . **\$100 or state fee**
 MONEY ORDER FEE **\$5**

NOTARY FEE **\$10 or state fee**

SPECIAL ACCOUNT HANDLING **\$10 per month**

PAPER STATEMENT **\$5**

RETURNED DEPOSIT ITEM **\$10**

RECLEAR RETURNED DEPOSIT ITEM **\$5**

STOP PAYMENT ORDER **\$35**

STOP PAYMENT INITIATED THRU

ONLINE/MOBILE BANKING **\$25**

TRANSFERNOW

Next Day Transfer **\$3**

Instant Transfer **\$5**

Standard 2-3 Day Transfer **No Fee**

VERIFICATION OF ACCOUNTS **\$20**

WIRE TRANSFERS

Incoming Client **\$7.50**

Outgoing Client **\$25**

International **\$50**

EFFECTIVE SEPT. 2022 | AB-370-1



CONSUMER FEE SCHEDULE



Personal Checking	ELITE INVESTMENT	SELECT REWARDS ⁵	SIMPLY DIGITAL	STUDENT CHECKING ⁶	SAFE SPENDING
Opening Balance Requirement	\$100	\$100	\$100	\$25	\$25
Visa Debit Card & Controls	✓	✓	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓			
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓	✓	✓
Free eStatements ⁴	✓	✓	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing costs Auto Loan Rate Discount (0.25%) Free Paper Statements Early Pay (1 day) No Fee Money Orders & Cashier's Checks	Credit File Monitoring Dark Web Monitoring Identity Theft Protection and Monitoring [†] Cell Phone Protection [†] Roadside Assistance [†] Online Shopping, Movie & Theme Park Discounts Early Pay (1 day) †See Insurance Disclosure	Early Pay (1 day)	Early Pay (1 day)	Early Pay (1 day) No overdraft fees No closure, dormancy or low balance fee
Monthly Service Charge	\$20	\$6	\$9	\$5	\$5
Service Charge Waivable	Daily Bal. of \$5,000 OR Avg. Bal. of \$10,000 per statement cycle	Non-waivable	\$500 Avg. Bal. OR 20 debit card transactions AND eStatements	Online Banking AND eStatements AND under 23 years old	Non-waivable

Personal Savings	SAVINGS ⁷	PREMIER MONEY MARKET ^{7,8}	STUDENT SAVINGS ^{6,7}
Minimum Opening Deposit	\$25 or 0 ⁹	\$25	\$0
Transactions per Statement Cycle	6	6	6
Eligible for Saving Cents	✓	✓	✓
Source of overdraft protection	✓	✓	✓
FDIC-insured up to the maximum allowed by law	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Monthly Service Charge	\$5	\$10	Waived
Service Charge Waivable	Maintain minimum balance of \$100 per cycle	Maintain minimum daily balance of \$1,000	Monthly service charge waived until age 23

[†]Insurance Disclosure
[†]Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate.

[†] See insurance disclosure.

1 MoneyPass® network ATMs are within the U.S. only. 2 Message and data rates may apply. 3 Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply. 4 Free eStatements or \$5 paper statements for Select Rewards, Simply Digital, Student Checking, Savings, Premier Money Market and Student Savings accounts. \$2 paper statements for Safe Spending. Paper statements are free for Elite Investment accounts. 5 Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. 6 Age 17 or younger must have parent or guardian as joint owner on the account. 7 Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings. 8 Excessive withdrawal fee of \$10 per item over 6 withdrawals per statement cycle. \$60 maximum per monthly statement. 9 Minimum opening deposit waived if enrolled in Saving Cents. The \$5.00 monthly service charge is waived for twelve (12) months.

ENROLL IN SAVING CENTS

Each purchase with your Visa Debit Card will be rounded up to the nearest dollar amount automatically with the difference being added to your savings account. Round up from \$1 to as much as \$5 with each transaction.



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[Home](#) > Conventional Home Loans

Conventional Home Loans

For borrowers who have it all together!

Conventional home loans are great choices for homebuyers with good or excellent credit. They offer great mortgage rates and savings options, but starting in 2024 the home loan amount will generally be limited to \$766,550 for a single-family home, although amounts may be higher in regions where home prices are higher.

Conventional mortgages offer both fixed and adjustable-rate options. An adjustable-rate mortgage has an interest rate that is fixed for a certain number of years, then adjusts to the current market. Conventional loans are available with down payment requirements as low as 3.00%. But mortgage insurance is not required for loans with a down payment of 20% or higher.

[Apply Online](#)

With Academy Bank's expert team of home loan advisors, we can help you through the entire process. We'll keep it simple, so you can focus on what's important.









[Find a Loan Advisor](#) or call 1-855-376-3168

[Have questions? Chat with us!](#)

Already applied? You're done with the hard part! Just log in here and upload documents and see the status of your application easily. No guesswork required.

[Log In](#)

Features

 <p>Dedicated loan advisor to help you every step of the way</p>	 <p>Mortgage Service Guarantee – we'll close your loan on time or pay you \$1,000</p> <p>Mortgage Service Guarantee ></p>	 <p>Fixed and adjustable interest rates available. Learn about the differences here</p> <p>Fixed vs adjustable rates ></p>	 <p>Competitive rates and flexible terms</p>
 <p>Cash out options available</p>	 <p>Choose to purchase or refinance</p> <p>Refinance ></p>	 <p>Options available to tailor your mortgage to your specific situation</p>	 <p>Fast approvals</p> <p>Have questions? Chat with us!</p>

There are two kinds of conventional loans. One is a fixed rate mortgage and the other is an adjustable-rate mortgage. Both can be great mortgage options depending on your financial situation.

Fixed Rate Mortgage

A fixed rate mortgage is best if you're planning on owning your home for at least seven years. The total amount of your principal plus interest will not increase as long as you have the loan.

Here are some additional benefits of a Fixed Rate Mortgage with Academy Bank:

- ✔ Rate protection - your rate stays the same even if mortgage rates go up.
- ✔ Payment stability - you will always know what your monthly payment will be.
- ✔ Budgeting no-brainer - your payment doesn't change over time because of rate changes.
- ✔ Earlier pay off - even with a fixed rate, you can make extra payments to pay off your loan sooner.

Adjustable-Rate Mortgage

An adjustable-rate mortgage is a loan with an interest rate that may fluctuate over time but only after an initial "fixed" period (typically five or seven years).

Here are some additional benefits of an Adjustable-Rate Mortgage with Academy Bank:

- ✔ Lower rates - take advantage of lower interest rates during the fixed period.
- ✔ Lower payments - when your interest rate is low, your payments will be lower too!
- ✔ Rate caps keep you in control by determining how high your rate can increase.

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We'll help you through the entire process.

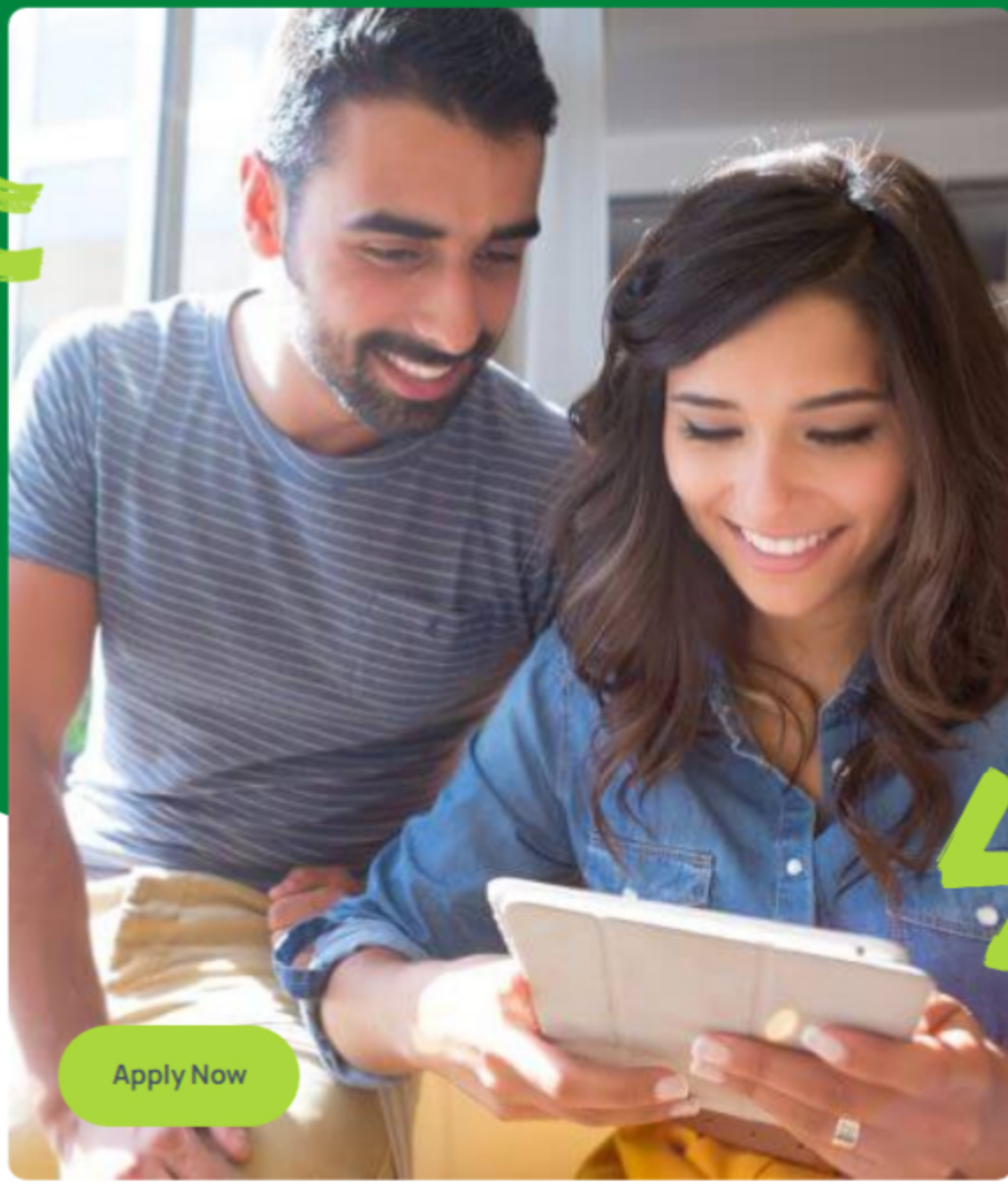
To continue a saved application or view your loan disclosures, [log in here](#).

[Have questions? Chat with us!](#)

Trouble knowing where to start?

- [Learn More About Refinancing >](#)
- [Home Purchase and Refinance Options >](#)

Subject to credit approval. Fees apply.



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[Home](#) > [Refinance Your Mortgage](#)

Refinance Your Mortgage

What financial goal can you achieve with a Mortgage Refinance?

Refinancing your mortgage means replacing your existing mortgage with a new loan. You might choose to refinance to shorten the term of your loan, lower your monthly payment, get cash back to make home improvements, pay off debt, or pay for college tuition. Whatever your financial goals, our team of [home loan experts](#) can help you every step of the way.

[Apply Now](#)

We'll help you through the entire process.

[Find a Loan Advisor](#) or call 1-855-376-3168

Already applied? You're done with the hard part! Just log in here and upload documents and see the status of your application easily. No guesswork required.

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[Have questions? Chat with us!](#)

Features



Dedicated loan advisor to help you every step of the way



Fixed and adjustable interest rates available

[Fixed vs adjustable rates >](#)



Competitive rates and flexible terms



Cash out options available



Choose to purchase or refinance

[Options >](#)



Options available to tailor your mortgage to your specific situation



Fast approvals, easy process, and expert advice

There are several options when it comes to refinancing, and what's best for you depends on your goals.

- ✓ Cash-Out Refinance allows you to use the equity you've built in your home for things you need.
- ✓ Rate Term Refinance allows you to refinance at a lower rate and reduce monthly payments. Or, refinance to shorten the term of your loan and pay less interest over time.
- ✓ VA Refinance is specifically for active-duty military members or veterans. Finance up to 100% of the value of your home, access cash through the equity you've built, or choose an Interest Rate Reduction Loan with no appraisal required.

If you're not sure what option is best, talk with one of our [loan advisors](#) about your situation. They'll recommend some options that may work for you.

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[Log in](#) to view your account, check your loan status, or continue a saved application.

Trouble knowing where to start? We're here to help.

[Mortgage Refinance Calculator >](#) [Learn More About Refinancing >](#)



[Home](#) > [Jumbo Home Loans](#)

Jumbo Home Loans

Learn more about our Jumbo Mortgage offerings.

Looking to upgrade? The Jumbo Mortgage Loan is designed for borrowers that need larger loans than conforming loan limits allow. Jumbo mortgages can be used for purchasing or refinancing a residential property through Academy Bank.

Qualification requirements for income, credit history and assets may be higher than traditional conventional loans, but you'll find flexibility with fixed and adjustable-rate loan options. Academy Bank offers Jumbo residential loans of up to \$3,000,000.

[Apply Now](#)

Features

 <p>Financing available up to \$3,000,000</p>	 <p>Dedicated loan advisor to help you every step of the way</p> <p>Meet the Team ></p>	 <p>Mortgage Service Guarantee – we'll close your loan on time or pay you \$1,000</p> <p>Mortgage Service Guarantee ></p>	 <p>Fixed and adjustable interest rates available</p> <p>Fixed vs adjustable rates ></p>
 <p>Competitive rates and flexible terms</p>	 <p>Cash out options available</p>	 <p>Choose to purchase or refinance</p> <p>Refinance ></p>	 <p>Fast approvals, easy process, and expert advice</p>

What You Need to Know about Jumbo Home Loans

- ✓ An Academy Bank Jumbo Loan empowers borrowers purchasing higher priced homes to close quickly with in-house processing and underwriting.
- ✓ Academy Bank's Loan Officers are seasoned and knowledgeable on the complicated financial needs of Jumbo Loan borrowers.

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To continue a saved application or view your loan disclosures, [log in here](#).

For other questions, [read our FAQs](#) or call 1-855-376-3168.

Trouble knowing where to start? We are here to help!

- | | |
|--|--|
| <p>Learn about our Mortgage Guarantee ></p> | <p>Use the Mortgage Comparison Calculator ></p> |
|--|--|

Subject to credit approval. Fees apply.

Learn

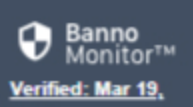
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Hero Home Loan Program

It's our turn to give back to our local heroes.

We believe the everyday heroes of our community deserve the best home financing options. At Academy Bank, we understand the value of establishing roots in the community. Our bankers, loan officers, and team members have deep roots within the communities we serve. With that in mind, our Academy Bank Hero Home Loan Program helps first responders and educators to enjoy the benefits of homeownership.

Qualifying loan programs: [VA](#) | [FHA](#) | [Conventional](#) | [Jumbo](#) | [USDA](#)

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Questions? Don't stress! We'll help you through the entire process.

[Find a Loan Advisor](#) or call 1-855-376-3168

[Have questions? Chat with us!](#)

Hero Program Features

- Borrowers only pay third party closing costs¹
- \$0 Lender Origination Fees²
- Dedicated loan advisor to help you every step of the way
- Fast approvals, easy process, and expert advice

What you need to know about the Hero Home Loan Program

Who Qualifies?

- ✓ **Veterans:** Current and past military service members and their spouses. A donation is made to [Folds of Honor](#) with each VA loan closing
- ✓ **Law Enforcement:** Includes police officers and departmental staff as well as local, state and federal law enforcement
- ✓ **Firefighters / EMTs:** EMTs, paramedics, employees of an EMS department, firefighters and all fire department staff
- ✓ **Educators:** K-12 teachers and school staff
- ✓ **Nurses:** Registered Nurses

Trouble knowing where to start? Learn more.

[Learn about our Mortgage Service Guarantee](#) > [Use the Mortgage Loan Calculator](#) >

Subject to credit approval.
 1 Third party fees include appraisal fee, title fees, insurance, etc. Check with one of our loan advisors for a complete list of third party fees that apply per loan product. VA funding fee may apply. VA loan qualification guidelines apply. VA loans are offered exclusively to qualifying military service members.
 2 The lender origination fee is waived for borrowers who qualify for this program.

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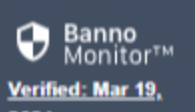
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Home > FHA Mortgage Rates

FHA Mortgage Rates

Easy online application for an FHA Mortgage.

Ready for home ownership? The FHA Home Loan is designed for first-time homebuyers and borrowers who may not have 20% for their down-payment. An FHA mortgage is a government-backed loan with more flexible lending requirements than those of conventional loans. Fixed and adjustable-rate options are available. Whether you are a first-time homebuyer or you've bought many homes over the years, our [team of expert Loan Officers](#) are ready to help you on your path to home ownership. Plus, we'll **guarantee** that your loan will close on time, or we will pay you \$1,000!

[Apply Now](#)

We'll help you through the entire process.

[Find a Loan Advisor](#) or call [1-855-376-3168](#)

Already applied? You're done with the hard part! Just log in here and upload documents and see the status of your application easily. No guesswork required.

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Features

Dedicated loan officers to help you every step of the way

[Meet the Team >](#)

Mortgage Service Guarantee – we'll close your loan on time or pay you \$1,000

[Mortgage Service Guarantee >](#)

Fixed and adjustable interest rates available

[Fixed vs adjustable rates >](#)

Competitive rates and flexible terms

Low down payment

Cash out options available

Choose to purchase or refinance

[Refinance >](#)

Fast approvals, expert advice, and an easy process

What You Need to Know about FHA Home Loans

What are the benefits of an FHA loan?

An FHA mortgage is a good option for homebuyers with less-than-stellar credit or limited cash for a down payment. You may qualify for an FHA mortgage with a down payment as low as 3.5%, even if you don't have a long credit history or outstanding credit.

For those looking for a refinance, we can simplify the process with less paperwork with an FHA Streamlined Refinance.

FHA Loan Requirements and Qualifications

- ✔ Down payment - Save up! FHA loans require a minimum down payment of 3.5% and FHA loans require mortgage insurance.
- ✔ Loan Amount - Maximum loan amounts vary by state and county. Contact a loan officer to understand the details in your area.
- ✔ Property Condition - FHA mortgage loans require homes that meet certain conditions, so you need an appraisal by an FHA-approved appraiser.
- ✔ Your Home Base - New FHA loans are available only for homes that will be used as a borrower's primary residence.

[Apply Online](#)

We'll help you through the entire process.

[Log in](#) to view your account, check your loan status, or continue a saved application

Trouble knowing where to start? Learn how to get started and what to expect during the [home buying](#) or [refinancing](#) process in our Education section. For other questions, [read our FAQs](#) or call 1-855-376-3168.

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Subject to credit approval.

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VA Mortgage Rates

Proud to be a VA-Approved Mortgage Lender!

Academy Bank offers loans backed by the Department of Veterans Affairs. As a VA-approved home loan lender, we offer a simple process, great mortgage interest rates, and deep expertise in the Department of Veterans Affairs loan eligibility requirements, customer needs, and loan process.

Our VA home loan requires no down payment and we do not charge any lender origination fees - making this one of the best ways for our service members to purchase or refinance a home. Academy Bank offers fixed and adjustable-rate loan options for VA home loans. Plus, with in-house processing and underwriting, we can take you from dream to dream home, faster!

[Apply Online](#)

[Find a Loan Advisor](#) or call 1-855-376-3168

Already applied? You're done with the hard part! Just log in here and upload documents and see the status of your application easily. No guesswork required.

[Sign In](#)


Approved VA lender – you can work directly with us rather than having to also coordinate with the VA



No downpayment required and \$0 Lender Origination Fees



Mortgage Service Guarantee – we'll close your loan on time or pay you \$1,000

[Mortgage Service Guarantee](#) >



Fixed & adjustable interest rates available

[Fixed vs adjustable rates](#) >



Competitive rates and flexible terms



Cash out options available



Choose to purchase or refinance

[Refinance](#) >



Fast approvals and an easy process

What You Need to Know about VA Home Loans

Make your VA and military benefits work for you:

- ✔ With our **no down payment option**, you can finance 100% of the purchase price of your home with a VA loan.
- ✔ The VA has specific qualification requirements for a VA-backed home loan. [Talk to a Home Loan Expert](#) who is ready to answer any questions about your qualifications or the process.
- ✔ No mortgage insurance costs - even if you don't make a down payment of 20%. VA borrowers do not pay mortgage insurance, keeping your total costs lower.
- ✔ If you receive a Basic Allowance for Housing (BAH), you can use your allowance to pay for some or all of your monthly payment.
- ✔ We are deeply committed to helping more active-duty military and veterans finance homes, so we offer flexible credit standards.

Choose from low-cost VA loan options to put a mortgage within reach!

- ✔ The VA home loan program is available to qualified borrowers who are first-time buyers, repeat buyers or those planning to refinance.
- ✔ No pre-payment penalty - make extra payments if or when it works for you to pay off your loan faster!
- ✔ Fixed or adjustable interest rates. VA loans offer fixed or adjustable rates as good as and sometimes better than conventional loans. With a fixed rate, your monthly payment (principal + interest) will not fluctuate. That means it is easier for you to budget your monthly payment. With an adjustable rate, you can take advantage of a low rate for a fixed amount of time. This is especially beneficial if you are planning to be in your home for fewer than seven years.

Work with VA-approved lender and take advantage of our VA Automatic Approval status!

- ✔ Academy Bank is recognized as an approved VA lender. Because we have VA Automatic Approval status, you can work directly with us rather than having to also coordinate with the VA. We help you get started, and we stay with you throughout the process.

If you are a service member on active duty and want to refinance your VA loan, be sure to check with your legal counsel on benefits that may be affected.

[Apply Online](#)

To continue a saved application or view your loan disclosures, [log in here](#).

Trouble knowing where to start? Learn how to get started and what to expect during the [home buying](#) or [refinancing](#) process in our Education section. For other questions, [read our FAQs](#) or call 1-855-376-3168.

More Questions on VA Loans?

[How does a VA Home Loan work?](#) >

[How do VA loans differ from conventional loans?](#) >

[Read the VA Loan Guide](#) >

[Mortgage Comparison Calculator](#) >

Subject to credit approval. VA funding fee may apply. VA loan qualification guidelines apply. The lender origination fee is waived for borrowers who qualify for the VA loan product. Borrowers only pay third party closing costs. Third party fees include appraisal fee, title fees, insurance, etc. Owner Occupied Property only. VA loans are offered exclusively to qualified military service members. 100% Loan-to-Value on VA loans only. Additional restrictions and fees may apply.

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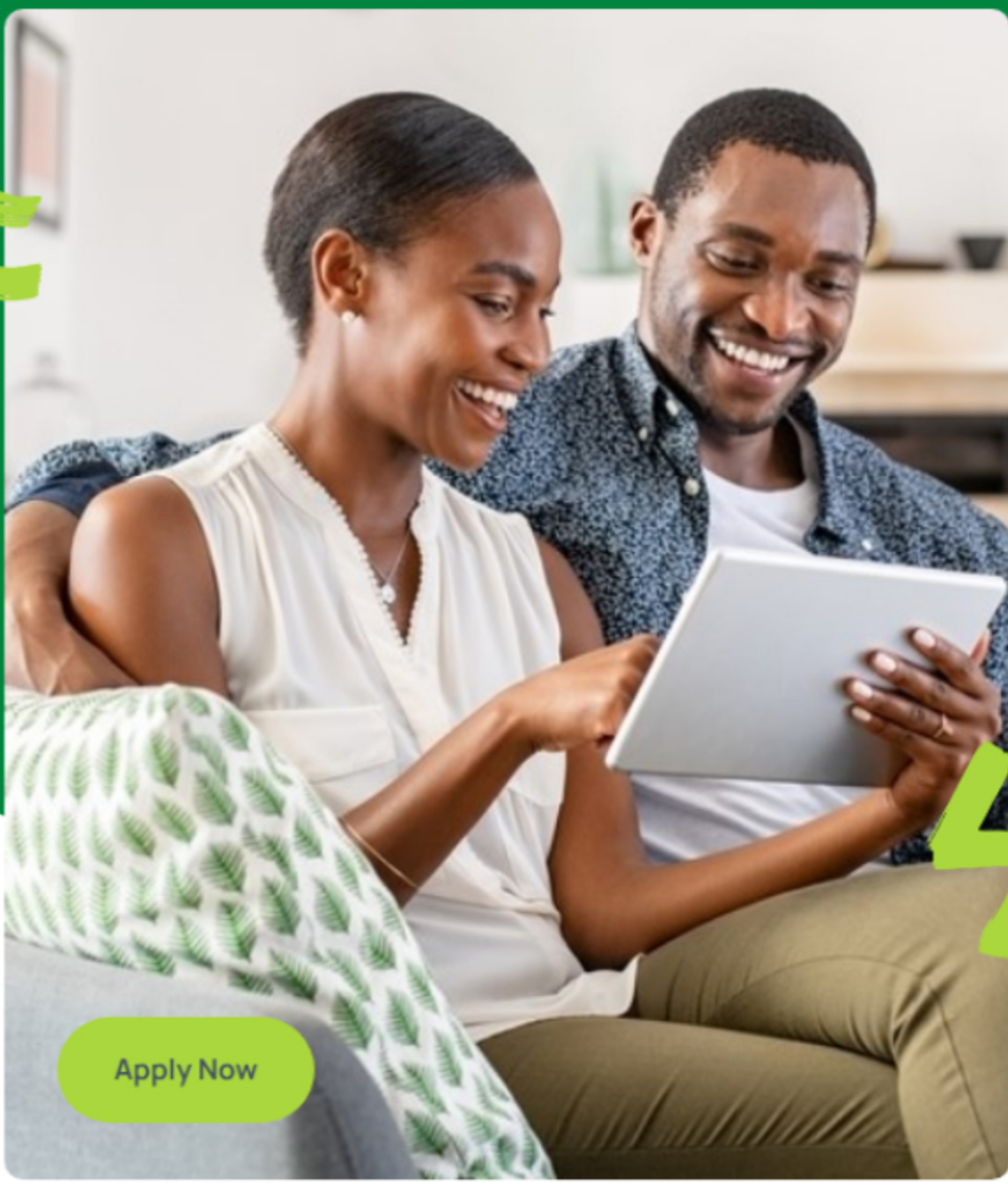
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Have questions? Chat with us!



[Home](#) > Home Equity Line of Credit

Home Equity Line of Credit

Get 5.99% APR introductory rate for 6 months.

8.49% APR variable rate after introductory period

[Apply Now](#)


Looking to take on a big project? Hello, HELOC!

The key to financing your kitchen remodel or consolidating debt to a lower monthly payment? It might be found in your home's equity. Actually, you don't need to limit yourself. Anytime you need a significant amount of money you can access as a line of credit, consider a HELOC from Academy Bank. Its interest rate is lower than most credit cards.


- ✓ Take advantage of your home's increased value
- ✓ Access money whenever you need it and pay interest only until repayment period begins
- ✓ Greenlight your home improvement projects, pay for higher education, create a financial safety net and more

[Have questions? Chat with us!](#)


What you get with our Home Equity Line of Credit:




Fixed introductory rate special for 6 months




Borrow up to 85% of your home's value (conditions apply)




Low minimum monthly payments




Annual fee waived with auto-draft payments



Low or no closing costs



A lower interest rate than most credit cards



Easy access to your funds

[Have questions? Chat with us!](#)

HELOC Rates

Introductory Rate for 6 Months	Variable Rate After Introductory Rate
5.99% APR	8.49% APR

[Apply Now](#)

Great Rates. Fast Approval.

For more details about HELOCs, read through [What You Should Know about Home Equity Lines of Credit](#), an official publication of the U.S. government.

For current rates and terms or questions about applying, call 844-207-9508. For current loan clients with questions about their account, log in to Online Banking or Mobile Banking and send us a secure message. Or, call or visit a branch for assistance.

Wanting to run some numbers? Try out our [Home Equity Line of Credit calculator](#) and all of our other [Financial Calculators](#) too.

Related FAQs


- [How do I qualify for a HELOC? >](#)
- [Are there any risks associated with a HELOC? >](#)
- [How is a HELOC different than a Home Equity Loan? >](#)

Subject to credit approval. Subject to collateral approval. Geographic restrictions apply. Documentation requirements may apply.

1 For loans in MO and KS the 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a loan-to-value of 85% or less if auto-draft payments from a checking account with our bank or affiliate are established at the time the HELOC is opened. 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a Maximum LTV of 85% on loan amounts up to \$200,000 and 80% on loan amounts over \$200,000 and up to \$250,000. On loan amounts over \$250,000, the maximum LTV is limited to 70% depending on the loan amount. The introductory rate of 5.99% APR will apply for the first 6 months after the loan closes. After the 6-month introductory period, the APR may vary monthly, based on an index (Prime Rate as published in the Wall Street Journal) minus a margin of 0.01% with a rate floor of 6.24% and a rate ceiling of 18.00%. As of 3/19/2024, the post-promotional period APR for Home Equity Lines of Credit is 8.49% with auto-draft payments from a checking account with our bank or affiliate.

If the loan is a 2nd lien, and the appraised value is greater than \$1MM but less than \$2MM, the maximum LTV is 70%. If the loan is a 2nd lien and the appraised value is greater than \$2MM, the maximum LTV is 65%.

Valid on owner-occupied and second homes only (second home maximum LTV of 60%). Not available on home purchase transactions, non-traditional housing, or manufactured housing. Maximum allowed combined loan-to-value for all obligations secured by the property may not exceed 85% of the value of your home subject to our standard credit underwriting; maximum loan amount varies by combined loan-to-value ratio of your home.

 Have questions? Chat with us!

For loans in CO the 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a loan-to-value of 80% or less if auto-draft payments from a checking account with our bank or affiliate are established at the time the HELOC is opened. 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a Maximum LTV of 80% on loan amounts up to \$200,000 and 75% on loan amounts over \$200,000 and up to \$250,000. On loan amounts over \$250,000, the maximum LTV is limited to 65% depending on the loan amount. The introductory rate of 5.99% APR will apply for the first 6 months after the loan closes. After the 6-month introductory period, the APR may vary monthly, based on an index (Prime Rate as published in the Wall Street Journal) minus a margin of 0.01% with a rate floor of 6.24% and a rate ceiling of 18.00%. As of 3/19/2024, the post-promotional period APR for Home Equity Lines of Credit is 8.49% with auto-draft payments from a checking account with our bank or affiliate.

If the loan is a 2nd lien, and the appraised value is greater than \$1MM but less than \$2MM, the maximum LTV is 65%. If the loan is a 2nd lien and the appraised value is greater than \$2MM, the maximum LTV is 60%.

Valid on owner-occupied and second homes only (second home maximum LTV of 55%). Not available on home purchase transactions, non-traditional housing, or manufactured housing. Maximum allowed combined loan-to-value for all obligations secured by the property may not exceed 80% of the value of your home subject to our standard credit underwriting; maximum loan amount varies by combined loan-to-value ratio of your home.

For loans in states other than MO, KS and CO, the 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a loan-to-value of 75% or less if auto-draft payments from a checking account with our bank or affiliate are established at the time the HELOC is opened. 5.99% Introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a Maximum LTV of 75% on loan amounts up to \$200,000 and 70% on loan amounts over \$200,000 and up to \$250,000. On loan amounts over \$250,000, the maximum LTV is limited to 60% depending on the loan amount. The introductory rate of 5.99% APR will apply for the first 6 months after the loan closes. After the 6-month introductory period, the APR may vary monthly, based on an index (Prime Rate as published in the Wall Street Journal) minus a margin of 0.01% with a rate floor of 6.24% and a rate ceiling of 18.00%. As of 3/19/2024, the post-promotional period APR for Home Equity Lines of Credit is 10.00% without auto-draft payments from a checking account with our bank or affiliate. A \$50 Annual Fee is assessed beginning on the anniversary date of the line of credit for the duration of the 10-year Draw Period. Not available in TX.

3 The annual fee of \$50 after 12 months is waived if auto-draft payments from a checking account with our bank or affiliate are established at the time the HELOC is opened.

4 For loan amounts not between \$10,000.00 to \$350,000.00, or the Home Equity Line of Credit is not established with Automatic Payments at the time the Home Equity Line of Credit is opened, third party fees and closing costs may be due from the applicant(s).

If there is an existing Plan, with our bank, being refinanced, closing costs may be waived if the application is to increase a line amount on a current Plan by at least 20% (not to exceed \$350,000). If the applicant does not meet this criteria, if the request is less than \$10,000 or more than \$350,000, or if the Plan is not established with Automatic Payments at the time the Plan is opened, the third party fees and closing costs will be required to be paid by the applicant(s).

Refinanced, existing HELOC Plans are not eligible for introductory rate promotions offered to new HELOC Plans.



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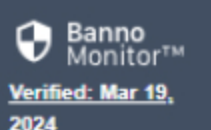
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CD Term Loan

Get great rates and fast approvals with a CD Term Loan.

[Apply Now](#)
[Have questions? Chat with us!](#)

Earn interest while you repay a loan! Win. Win.

CD Term Loans, also known as CD-Secured Loans, are personal loans that use a certificate of deposit (CD) as security. These loans are similar to other collateral-based loans such as mortgages or auto loans, which secure collateral in the form of a home or a car. The main purpose of a CD Term Loan is to quickly provide cash without incurring early withdrawal penalties on a CD. [Learn more about CDs here.](#)

- ✓ Low, fixed interest rates
- ✓ Fast, easy approval - get your funds fast
- ✓ Build or rebuild your credit
- ✓ Earn interest while repaying your loan

[Apply Now](#)

Features

[Have questions? Chat with us!](#)


Choose a term equal to or less than your CD's maturity date



Low, fixed interest rates



Fast, easy approval



Build (or rebuild) credit



Earn interest while you repay your loan

More Resources

[Learn about Savings, Money Market and CDs](#) >

[Loan Comparison Calculator](#) >

Finish your application before you finish your cup of coffee!

[Apply Now](#)

Subject to credit approval.

Certificate of Deposit Term Loan requires an existing Certificate of Deposit account with Academy Bank, or contact a Banking Center to open a Certificate of Deposit account prior to applying.

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Visa® Credit Card

Put a charge into your personal finances.

[Apply in person](#)

[Make a Credit Card Payment](#)


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Flexible. Helpful. Got your back. Not a new friend, it's your new credit card.

A credit card is a helpful, go-to tool you can use for everyday expenses like groceries or gas or to simplify monthly bill payments. Get the flexibility and purchasing power you need to cover your daily expenses. Using Academy Bank's Visa® Credit Card responsibly is a great way to strengthen your credit score, which benefits your finances overall.

- ✓ As low as 13.00% variable annual percentage rate (APR)¹ [View rates and fees](#)
- ✓ Credit lines up to \$15,000
- ✓ No annual fee to use the card or over-the-limit fee


What you get with our Visa® Credit Card:


No annual fee


No over-the-limit fee


Added security of EMV chip technology
[Learn more >](#)


Faster, more secure online transactions with Visa Checkout
[Learn more >](#)


Cash advances available

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Tools You Can Use

[Learn more about managing your credit >](#)

[Read about Visa Card Security >](#)

[Can I make a credit card payment online? >](#)

Visit us to learn more.

[Find Us](#)

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¹ Subject to credit approval. Annual Percentage Rate (APR) based on credit history.

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Credit Builder Secured Visa® Credit Card

The possibilities are all up to you.

[Apply Now](#)

[Make a Credit Card Payment](#)

[Have questions? Chat with us!](#)

Build your way to better credit!

If you are just starting to build your credit profile or you are hoping to improve or repair your credit score, this card is a great solution. We want to give you the chance to build or repair your credit using your Academy Bank Credit Builder Savings account, which provides the credit line for this credit-building Visa®.

By only charging a set amount each month and then showing consistent, on-time payment patterns you are doing what you can to improve your credit history. At that point, you're on your way to qualifying for our regular Visa® Credit Card.

- ✔ No application fee
- ✔ No over-the-limit fee
- ✔ Automatic reporting to the three major credit bureaus

What you get with our Credit Builder Secured Visa® Credit Card:

No application fee

No over-the-limit fee

Automatic reporting to the three major credit bureaus to build history

Added security of EMV chip technology
[Learn more >](#)

Upgrade to an unsecured card with good performance

Faster, more secure transactions when you enroll in Visa Secure Remote Commerce
[Learn more >](#)

[Have questions? Chat with us!](#)

What You Need to Know

- Set your credit limit between \$300 and \$3,000 based on the amount you deposit into your Credit Builder Savings Account (required).
- Add to your credit line in \$50 increments.
- Enroll in [Visa® Secure Remote Commerce](#) to protect your online transactions.
- Features a 25.99% annual percentage rate (APR) ([View rates and fees](#)).
- Enroll in eStatements to save a \$5 quarterly paper statement fee.
- Track all your activity through Digital Banking.

Check out our [Credit Assessment Calculator](#) on our [Financial Calculators](#) page.

Tools You Can Use

- [Learn more about managing your credit](#)
- [Read about Visa Card Security](#)
- [Can I pay my Credit Card online?](#)

Start building good credit today!

[Apply Now](#)

Subject to credit approval. Improved credit score is not guaranteed. Credit score is determined by credit reporting agencies based on multiple factors, but satisfactory performance on a credit card product can improve your credit score. Default on a credit card, including missed or late payments can damage your credit score. Once added, funds cannot be withdrawn from the Credit Builder Savings account and the Credit Builder credit card without closing the savings account and the credit card.

25.99% APR

Your due date is at least 25 days after the close of each billing cycle. We will not impose interest charges on purchases or balance transfers if you pay your entire balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.

Annual fee: none. Balance Transfer fee: None. Cash Advance Fee: \$5.00 or 2% of the amount advanced, whichever is greater. Currency Conversion Transaction Fee: 1.0% of each transaction in US Dollars, if currency conversion occurs. International Transaction Fee: 8.8% of each transaction in US dollars, if no currency conversion occurs.

Late Payment fee up to \$25.00. Return payment fee up to \$25.00. No over the limit fee. Card replacement fee is \$5.00 per card prior to the normal reissue date. Copying fee is \$4.00 per-page fee for copies of transaction documents or statements unless we are required to provide them when resolving a billing dispute.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called, "average daily balance (including new purchases and balance transfers)." See the Card Agreement for more details.

The disclosures above are accurate as of the printing date of November 1, 2022, and are subject to change thereafter. Please contact us for information on any changes, call 877-712-2265 or by writing to us at the following address:

Academy Bank, N.A. Attn: Credit Card Department PO Box 26458, Kansas City, MO 64196

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>

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[Start Your Application Now](#)

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Line of Credit

Borrow. Repay. Repeat.

[Have questions? Chat with us!](#)

No stretching needed for our revolving line of credit.

Flexibility like this normally only comes from loosening those tight hamstrings on the daily. Our Business Line of Credit¹ gives you the flex to borrow, repay and borrow again without reapplying for a loan. Great for short-term businesses needs like:

- Cash flow
- Inventory
- Payroll

Subject to credit approval.

What you get with our Business Line of Credit:

Quick decisions¹

Responsive service that's flexible, too

Interest only payments available

Local know-how from fellow locals

More Resources

[Protect Yourself Against Business Fraud](#) >

[Simplify with Treasury Services](#) >

Borrow, repay, repeat your way to business growth.

[Apply Now](#)

¹ All loans and lines of credit are subject to credit approval and require automatic payment deduction from an Academy Bank business checking account. Origination and annual fees may apply.

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Start Your Application Now

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Term Loan

Give your business a boost.


Have questions? Chat with us!


Your cash-flow fix.


Perfect for longer term financial needs, a term loan can give your business a burst of cash flow for purchasing capital and equipment, or even consolidating debt.

- ✓ Take advantage of lower interest rates
- ✓ Longer repayment terms¹
- ✓ Build business credit

What you get with our Business Term Loans:


Quick decisions¹


Responsive service that's flexible, too


Local know-how from fellow locals

More Resources

Have questions? Chat with us!

Simplify with Treasury Services >

See All Business Solutions >

Boost your business growth.

Apply Now

¹ All loans and lines of credit are subject to credit approval and require automatic payment deduction from an Academy Bank business checking account. Origination and annual fees may apply. Payments are based on a predetermined schedule with monthly principal and interest payments.

Have questions? Chat with us!



[Home](#) > [SBA Loans](#)

SBA Loans

Designed for small businesses...

Have questions? Chat with us!

Guaranteed by the Small Business Administration

Being an **SBA Preferred Lender** allows us to partner with the Small Business Administration and make decisions locally. This means Academy Bank doesn't have to send your SBA loan application to the Small Business Administration for approval. This speeds up the application process and allows for Academy Bank to provide quicker decisions and access to the funding you and your business need.

SBA Loan Benefits

- ✓ Competitive terms
- ✓ Competitive loan interest rates
- ✓ Lower down payments
- ✓ No collateral needed for certain loans
- ✓ Longer repayment terms
- ✓ Lower monthly payments
- ✓ No balloon payments
- ✓ Lower equity requirements

We offer a variety of SBA loans which include:

SBA 504 Loans - designed for fixed asset financing such as purchasing equipment, land, building, and ground up construction. The SBA 504 loan includes a private sector lender (Academy Bank), Certified Development Company (CDC), and the borrower/small business. Generally, the private sector lender will lend 50%, CDC lends 40% and you, the borrower, are responsible for the remaining 10% (subject to change if new business, and/or special use property).

SBA 7(a) Loans - great for small businesses that are seeking to start a business, buy a business, buyout a partner, refinance debt, building construction, purchasing land, commercial real estate, furniture, fixtures, equipment, leasehold improvements, working capital, and purchasing or starting a franchise. In addition to term loans, the 7(a) loan program has options for lines of credit, export loan programs, and special purpose programs.

SBA Express Loans - offers a term loan and revolving line of credit. These loans are less complex and offer a quick turnaround and less documentation.

To get started, send an email to SBALoansAB@academybank.com.

SBA Loans subject to credit approval. Terms, conditions, and loan program eligibility applies.

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[Home](#) > [Business Credit Cards](#)

Business Credit Cards

For everyday business expenses

Have questions? Chat with us!

Don't let your business get too personal.

Tracking business expenses is so much easier if your business has a separate card from your personal one. Your accountant will thank you later (and probably charge you less, too).

- ✓ Less reconciliation time
- ✓ All business purchases all in one place
- ✓ Forget managing numerous invoices and payments to vendors!

1 All loans and lines of credit are subject to credit approval and require automatic payment deduction from an Academy Bank business checking account. Origination and annual fees may apply. Transaction, penalty, and other fees apply.

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Commercial & Industrial

No nonsense. No surprises. No sweat.

Have questions? Chat with us!

Tailored to you

We've gotten really good at commercial and industrial deals by focusing directly on your business. Competitive financing. Custom fit terms. It's what your business calls for.

- ✓ Manufacturing equipment
- ✓ Owner-occupied real estate
- ✓ Working capital¹
- ✓ SBA loans

Funding for manufacturing equipment includes production, machine tools, conveyors, forklifts, and racking systems. Owner-occupied real estate includes acquisition, expansion, new locations, and cold storage.

What you get with our Commercial & Industrial loans:



Quick decisions¹



Responsive service that's flexible, too



Local industry know-how



Straightforward closing process



Competitive financing structures



Flexible payment options

Have questions? Chat with us!

¹ All loans and lines of credit are subject to credit approval. Origination and annual fees may apply. Terms, conditions, and loan product eligibility applies.

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Corporate Banking

Sophisticated solutions for your company.

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Flexible Financing. Valuable Relationships. DONE DEAL.

When you're looking for Corporate Lending expertise and a deft touch, rely on the experience of Academy Bank's lenders. Our knowledge of cash-flow and asset-based lending positions us as a market leader for lower middle market private equity funds, mezzanine funds and independent sponsors, underwriting loans for various industries and company sizes.

We have a national lending footprint with clients coast to coast. We underwrite loans from \$5-\$25 million with a Capital Markets team to develop strategic banking partnerships for larger transactions.

Specialized Financing:

- Sponsor Finance
- Acquisitions
- Working Capital
- Recapitalizations and Restructurings
- Expansion, Growth and Capital Expenses

We focus on manufacturing, distribution, business services, health care and technology, while providing the flexibility and accessibility you need.

- ✓ Straightforward decision-making with access to key decision-makers
- ✓ Accommodating financing structures
- ✓ Flexible repayment options

[Have questions? Chat with us!](#)

Subject to credit approval. Loan programs are subject to terms, conditions, and product eligibility.

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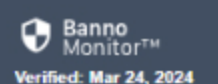
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Commercial Real Estate

Greenlight your project with our financing structures

Have questions? Chat with us!

Navigating the complexities of real estate development, from land acquisition through construction and on to occupancy, requires a proven partner. Rely on Academy Bank to listen to your project needs and help you find solutions. Whether you are investing and improving income-producing real estate or purchasing or renovating commercial business space, let us tailor a financing deal for you.

- ✓ Simplified application process
- ✓ Local, straightforward decision-making and closing processes
- ✓ Flexible prepayment options
- ✓ Access to key decision-makers

Our commercial financing wheelhouse

- Industrial/Warehouse
- Owner-Occupied
- Single-Tenant
- Multi-Family Apartments and Condos
- Construction (>70% pre-leased properties only)
- SBA Loans
- Office
- Retail

Subject to credit approval. Loan programs are subject to terms, conditions, and product eligibility.

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