

Personal Loans

We understand the importance of your home purchase. Our Home Mortgage program offers competitive rates, while offering you the peace-of-mind that in-house servicing provides. Whether you are looking to purchase your first home or refinance your current home, we will work with you to develop personalized financing solutions that support your current needs and future goals.

Home Equity Line of Credit (HELOC)

Our HELOC product is perfect for the person wishing to make home improvements, fund intermittent needs or simply have an emergency fund for unexpected expenses. Ask to speak to a Loan Officer today to access the equity in your home.

Other Personal Financing

Do you need to purchase a car or secure financing for the construction of your home? We offer other personal financing options that can help with these needs.



YourFriendlyBank.com

Cheyenne Wells Corporate Office - ATM onsite

10 South First Street P.O. Box 888
Cheyenne Wells, CO 80810
719-767-5652 800-831-2645
Lobby Hours M-F 8:30am-4pm
Drive Thru Hours M-F 8am-5pm
Sat. 9am-12pm

Burlington Branch - ATM onsite

2121 Rose Avenue P.O. Box 68
Burlington, CO 80807
719-346-5433
Lobby Hours M-F 8:30am-4pm
Drive Thru Hours M-F 8am-5pm

Colorado Springs Branch

444 East Pikes Peak Avenue, Suite 300
Colorado Springs, CO 80903
719-955-0633 866-210-0460
Lobby Hours M-F 8:30am-4pm
Express Banking M-F As Scheduled

Limon Branch - ATM onsite

790 Main Street P.O. Box 549
Limon, CO 80828
719-775-0990
Lobby Hours M-F 8:30am-4pm
Drive Thru Hours M-F 8am-5pm
Sat. 9am-12pm

Kit Carson Branch - ATM onsite

113 Main Street P.O. Box 175
Kit Carson, CO 80825
719-962-3273
Lobby Hours M-F 8:30am-4pm

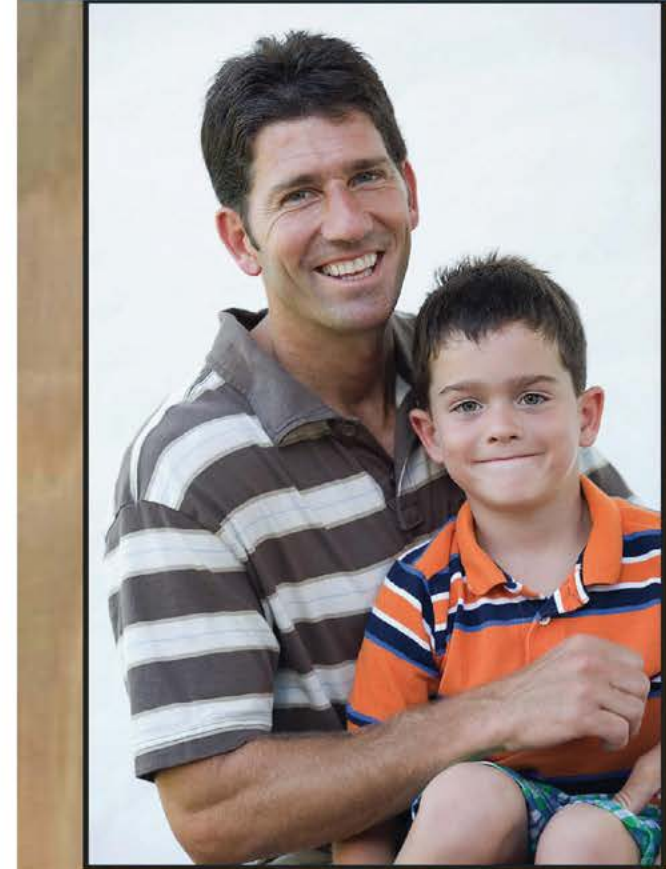
Sharon Springs, KS Branch - ATM at 27/40 Store

133 North Main Street P.O. Box 129
Sharon Springs, KS 67758
785-852-2000
Lobby Hours M-F 8:30am-4pm



NMLS# 527789

Loans & Mortgages



**EASTERN
COLORADO
BANK**

Member FDIC

Agricultural Loans

The Eastern Colorado Bank offers loans at competitive rates with flexible terms to fit the individual needs of farmers, ranchers, rural home owners, and agricultural businesses we serve. Loan terms range from 1 year to 30 years customized to fit your individual needs any time of the year.

Operating Loans and Revolving Lines of Credit

Operating loans for day to day operating needs such as feed, fertilizer, seed, rent, taxes, insurance, and family living.

Livestock Loans

Livestock loans for the purchase, care, and feeding of livestock.

Equipment Loans

Equipment loans for the purchase or refinancing of farm equipment, irrigation systems, and any other equipment.

Real Estate Loans

Real estate loans for purchase, improvement, or refinancing of debt on farms, ranches, facilities, and agricultural real estate.

The Eastern Colorado Bank is an Equal Housing Lender.



Business Loans

We understand that business cycles can create uncertainty of your business cash flow needs. To us, business loans are an investment in your company's potential and a way to help our communities prosper.

Commercial Real Estate

- Construction financing for commercial or residential development
- Permanent financing
- Investment financing

Lines of Credit (LOC)

- Fund seasonal changes in inventory and receivables
- Take advantage of vendor discounts
- Meet unexpected cash needs

Equipment Financing and Term Loans

- Obtain the equipment and assets you need to grow your business
- Maximize your working capital

Letter of Credit

Please speak to a Commercial Loan Officer to discover how we may assist you with your Letter of Credit needs.

Home Loan Programs

We recognize the significance of your home purchase. Our home mortgage program offers competitive rates, while offering you the peace of mind that local decisions provide no hidden fees. Whether you are looking to purchase your first home, refinance your current home, purchase a second home, vacation property, rental property, or need a home construction loan we have a great loan package that will fit your individual needs.

Our home loan programs offer low down payments and several financing options including fixed rates.

USDA Rural Housing Loans

USDA rural housing loans offer no down payment home loans to qualified buyers and properties. Income and geographic restrictions may apply.

Construction Loans

Our financing specialists can provide loan options that fit your budget and home financing goals, freeing you to focus on floor plans and faucet styles. Ask to speak to a loan officer to begin your new project today.

