

Since 1972, Tennessee State Bank has been serving the communities of Sevier, Knox, Jefferson and Cocke Counties. With 15 locations to serve you, we strive to offer an experience of service that exceeds your expectations. A combination of competitive products, new technology, convenient locations and exceptional service are what makes Tennessee State Bank "Banking at its Best!"<sup>SM</sup>

For all locations (865) 453-0873  
Or Toll Free (877) 908-9872



**Tennessee  
State Bank**  
"Banking at its Best"®

# Tennessee State Bank Consumer and Business Loans

[www.tnstatebank.com](http://www.tnstatebank.com)



**Tennessee  
State Bank**  
"Banking at its Best"®

Effective date September 2023

[www.tnstatebank.com](http://www.tnstatebank.com)

## CONSUMER LOANS

### Secured Consumer Loans

- Automobile Loans
- Recreational Vehicle Loans
- Equipment Loans for personal use
- TSB Certificate of Deposit (CD) or Savings Account secured Loans
- Real Estate Loans:
  - ◆ Home Purchase, Refinance, Home Improvement and Construction
  - ◆ Single Family and MultiFamily Residences
  - ◆ Primary Residence
  - ◆ Secondary Residence (including dual-use as vacation rental)
  - ◆ Mobile Home with Land
  - ◆ Land / Lots
  - ◆ Home Equity Line of Credit

### Unsecured Consumer Loans

- Shortcut Loans
  - ◆ Expedited application and credit decision process
  - ◆ Exclusively for TSB customers with a checking or savings account of 6 months or more where deposits of payroll or income are made
- Traditional Unsecured Loans
  - ◆ No required length of or previous customer relationship required
  - ◆ Loans subject to standard credit underwriting and approval
- Visa® Gold Card and Premier Rewards Visa® Card

## BENEFITS

- **Competitive Rates and terms**
- **Local lenders and branch staff**
- **Decisions made locally**
- **In-house loan servicing**
- **A commitment to meeting the needs of our local community and small business**

**Tennessee State Bank has a variety of credit options to choose from.**

**Don't see the type of loan you are looking for?**

**Contact one of our lenders to discuss additional loan options to fit your needs!**



## BUSINESS LOANS

### Secured Business Loans

- Automobile Loans
- Equipment Loans
- TSB Certificate of Deposit (CD) or Savings Account secured Loans
- Business Asset Purchase Loans
- Real Estate Loans:
  - ◆ Purchase, Refinance, and Improvement
  - ◆ Construction (separate or one-time construction-to-permanent closings available)
  - ◆ Commercial Properties
  - ◆ Residential Investment Properties
    - ◇ Vacation / Long-term Rentals
  - ◆ Land / Lots

### Unsecured Business Loans

- Shortcut Loans
  - ◆ Expedited application and credit decision process
  - ◆ Exclusively for TSB customers with a checking or savings account of 6 months or more where deposits of income are made
  - ◆ Business must be established for two years
- Traditional Unsecured Loans
  - ◆ No required length of or previous customer relationship required
  - ◆ Loans subject to standard credit underwriting and approval
- Elite Business Visa® Card with Rewards