

AMG Investment Portfolio Secured Line of Credit (ILOC)

BENEFITS AND TERMS OF AMG'S ILOC

Get cash when you need it by leveraging your investment portfolio. Purchase a property, pay for college expenses, buy a business, help a relative—use it the way you want. An advance on the line of credit can be preferable to liquidating your investment(s), which could keep you out of the markets and trigger unnecessary taxes.

Amount of Loan: Up to 75% loan-to-value (LTV), on eligible securities held in the portfolio

Length of Term: No maturity; open-ended demand note

Use: Any purpose other than purchasing, carrying or trading margin stock

Fees: No application, origination, or annual fees

Amortization: None; interest-only payments, monthly

Eligible Accounts: Investment accounts held at AMG National Trust

No Prepayment

Penalty Fees: The loan may be advanced and repaid at the discretion of the borrower

Accessibility: Advances are available upon request with funds deposited into an AMG National Trust deposit account. Minimum advance of \$5,000 up to a maximum of the established revolving credit line. Advances may be made and repaid and advanced again.

Interest Rate: Varies with the Wall Street Journal Prime Rate:

Loan Tier	Loan Rate	Loan Rate at 10/30/2020
<\$250,000	Prime +1.35%	4.60%
\$250,000 < \$750,000	Prime +0.10%	3.35%
\$750,000 < \$1,500,000	Prime -0.40%	2.85%
\$1,500,000 < \$5,000,000	Prime -1.00%	2.25%
\$5,000,000+	Prime -1.40%	1.85%

(continued)

AMG 
National Trust
www.amgnational.com

Member FDIC • Equal Housing Lender

Main Banking Office: 1155 Canyon Boulevard, Suite 310, Boulder, Colorado 80302 • 888.547.8877

Corporate Headquarters / Banking Branch: 6295 Greenwood Plaza Boulevard, Greenwood Village, CO 80111 • 800.999.2190



General Conditions:

- ▲ You must have an acceptable credit score.
- ▲ You must establish and maintain an AMG National Trust (AMG) deposit account during the life of the credit line.
- ▲ The interest payment due each month on the outstanding balance is automatically taken from the deposit account.
- ▲ AMG has the discretion to cancel the credit line, demand payment of the note by either cash payment or liquidation of the collateral held in the investment accounts and change all terms, with notice, including the interest rate and/or the minimum loan-to-value ratio.
- ▲ If the pledged collateral declines in value, causing the loan-to-value to exceed 75%, you may be required to provide additional funds or eligible securities to avoid a maintenance call, or pay down the loan.



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ILOC120

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