

# Construction Loans



**MERRIMACK**  
COUNTY SAVINGS BANK

## **Making your dream home a reality.**

There's a lot of thought that goes into designing and building your dream home – How many bedrooms? Carpet or hardwood? A gourmet kitchen? It can be even more exciting and challenging than finding an existing home to move into. And the financing works a little differently, too.

At the Merrimack, we've put just as much thought into building a better construction loan and we've developed a hassle-free process that will let you concentrate on your house plans while we handle the financing.

## **Local knowledge.**

As an experienced local lender, we have a unique understanding of the market and all the latest lending regulations. Our lending team brings decades of lending experience and a wealth of knowledge in the construction financing process, making the whole experience easier for your builder and for you.

We work with many local builders and are experienced in all facets of construction financing. Trust us to know the unique challenges of financing homes built on island, waterfront or mountainside property and the many other possibilities that make living in New Hampshire so fulfilling.





### **A foundation built on service.**

Our mortgage specialists have built their reputations on knowledge, service and giving customers their undivided attention. That's why we take the time to walk you through each step of the construction loan process. What's more, they will even come to you so that you can spend your time planning the home you've always dreamed of.

### **There's only one closing!**

The process of financing the construction of a new home has two phases – construction and mortgage. At the Merrimack, you can secure the loan with one convenient closing. While your house is being built, you pay only interest on construction costs as they are drawn to build during the construction phase and when the construction term is complete, the loan switches to a traditional principal and interest loan with the same rate and term you originally closed on.

To learn more about Mortgages, check current rates or apply, please stop by any of our locations, call us at 800.541.0006 or visit us online at [themerrimack.com](http://themerrimack.com).

# Banking Services

## PERSONAL

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- Checking
- Savings
- CDs and IRAs
- Convenience Services:  
Online Banking, Mobile Banking,  
Mobile Deposit, eStatements, Telephone  
Banking, ATM and Debit Cards,  
Combined Statements
- GenGold® Savings and  
Identity Theft Membership
- Overdraft Protection Services:  
Transfer Account Protection, CheckReserve  
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit

## BUSINESS

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- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:  
Online Banking, Mobile Banking, Mobile  
Deposit, eStatements, Telephone Banking, ATM  
and Debit Cards, Combined Statements
- Cash Management Services
- GenGold® Business Partner Program
- Debit MasterCard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service



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PO Box 2826, Concord, NH 03302  
603.225.2793 | 800.541.0006 | [themerrimack.com](http://themerrimack.com)



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