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# 2.75%<sup>\*APR</sup>

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\*Annual Percentage Rate (APR). The 2.75% APR is effective as of February 20, 2018. After the 12-month fixed rate period, the rate will change to a variable rate tied to the current Wall Street Journal Prime rate. A \$50 annual fee will be charged after the first year. Maximum Loan to Value (LTV) ratio of 85%. Minimum rate is 2.75% APR. Maximum rate is 18.00%. No closing cost. Minimum borrowing amount is \$10,000. Offer available on new home equity lines of credit only. The home must be owned and must be the applicant's primary residence. Consult your tax advisor for deductibility of interest and fees. Offer is subject to change. All loans are subject to credit approval.

## Herbert Henderson Office of Minority Affairs Announces Listening Tour in Beckley, WV

The Herbert Henderson Office of Minority Affairs (HHOMA) will conduct a Listening Tour on Thursday, May 24, 2018, at 6:00 p.m. at Heart of God Ministries, 1703 S. Kanawha Street, Beckley, WV 25801.

This event is free and open to the public. Representatives from the Herbert Henderson Office of Minority Affairs, Women's Commission, Catastrophic Illness Commission, Small Business Administration, Department of Agriculture, and the Governor's Office of Constituent Services will be available to address ques-

tions and comments.

"I invite everyone to join us and lend their voice to raising awareness about the issues that minority residents across the state are currently facing," Dr. William White, executive director of HHOMA, said. "The Herbert Henderson Office of Minority Affairs is committed to advancing equality for all minorities across West Virginia, and it's important to give individuals across the state the opportunity for their voices to be heard. Our listening tours offer safe places for residents and community leaders to engage in open discussion and voice their con-

cerns about difficulties within their communities and offer insight on how to best and most effectively resolve these issues."

The Herbert Henderson Office of Minority Affairs is committed to advancing equality for all minorities across West Virginia and developing innovative ways to address issues affecting minorities through integrity, leadership, and collaboration. For more information, visit [www.minorityaffairs.wv.gov](http://www.minorityaffairs.wv.gov).



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