

Consumer Loans

First State Bank offers competitive rates on all kinds of loans for the things you need and want: necessary things, like a car; worthwhile things like an education; even fun things like a boat or vacation. Our lending professionals will help you find the right loan that meets your needs.

You'll be pleased with our quick response to your borrowing request. You can apply by calling us or visiting one of our [banking locations](#).

[Click Here](#) to make a Loan payment

Start the loan process by filling out a [Consumer Loan Application](#)

Personal Loans

First State Bank has personal loan options to fit your life. Our bankers are ready to listen and help you find the loan that's right for you. Personal loans are ideal for one time purchases when you know how much money you want to borrow and for what length of time.

Home Equity Loans

Put the equity in your home to use for you as a powerful financing option for home improvements, major purchases, education funding, weddings, etc. Choose the variable or fixed rate option that's right for your situation. With an equity loan, you get the entire amount in a lump sum up front, which is good for large single investments or expenses.

Home Equity Line

With a home equity line of credit, it's about choices. You now have complete control of when and how you spend your money. An equity line of credit may be right for you if you want access to your money over time, for expenses like ongoing home improvements or tuition payments. You pay interest only on the money you use, you withdraw as you need.

Need to check your credit? [Click here](#).

[Click here](#) to contact one of our experienced Home Equity Professionals.

[Click here](#) for calculators that may be useful as you make decisions regarding your borrowing needs.

Ready Reserve (Overdraft Protection)

Sometimes it pays to have a backup plan. Ready Reserve provides a safety net for your checking account in the event it becomes overdrawn by attaching a line of credit to your account. There's no fee for having Ready Reserve unless you use it!