

# NCNB Announces A Major Disaster Loan Effort: The HEART Program.

At NCNB, we're doing everything possible to help rebuild the lives and livelihoods of our neighborhoods in North Carolina's federally designated hurricane disaster areas.

The NCNB HEART Program (Hugo Emergency Assistance Relief Team) consists of teams of loan experts who can help meet business and individual needs by quickly issuing loans in 24 to 48 hours. These loans will be offered at *below* our current market rates and with flexible, individually tailored repayment terms.

The NCNB HEART Program will make loans to qualified individuals and businesses affected by hurricane

Hugo. The NCNB HEART Program will provide the following:

- *New Home Loans.*  
Available to homeowners whose primary residence is a total loss.
- *Home Repair Loans.*  
Available to homeowners to repair damage to their primary residence.
- *Small Business Loans.*  
Available to small businesses where normal operations are affected by the hurricane.
- *Car, Truck and Equipment Loans.*  
Available to repair or replace these items damaged or destroyed.
- *Commercial Construction Loans.*  
Available to businesses to repair or replace commercial facilities.

NCNB's HEART teams will be available to easily process and quickly provide financial assistance to the people of North Carolina.

For more information or questions concerning the NCNB HEART Program, call 1-800-234-HEART.

We want to uphold our tradition of reinvesting in the communities we serve by helping our neighbors in this time of need. The sooner we can all get back on our feet, the sooner we will all be in a position to focus on making things better.

**NCNB®**