

PREPARING FOR THE PENALTY RATE

GUY T. WILLIAMS

PRESIDENT & CEO



GULF COAST BANK
& Trust Company



S t r a f z i n s

noun

S t r a f • z i n s | *s t r a h f z u n s*

Plural *s t r a f z i n s e n*

1. P e n a l t y r a t e
2. P e n a l t y i n t e r e s t (r a t e)
3. N e g a t i v e i n t e r e s t



WE'RE
BEATING
BANKERS

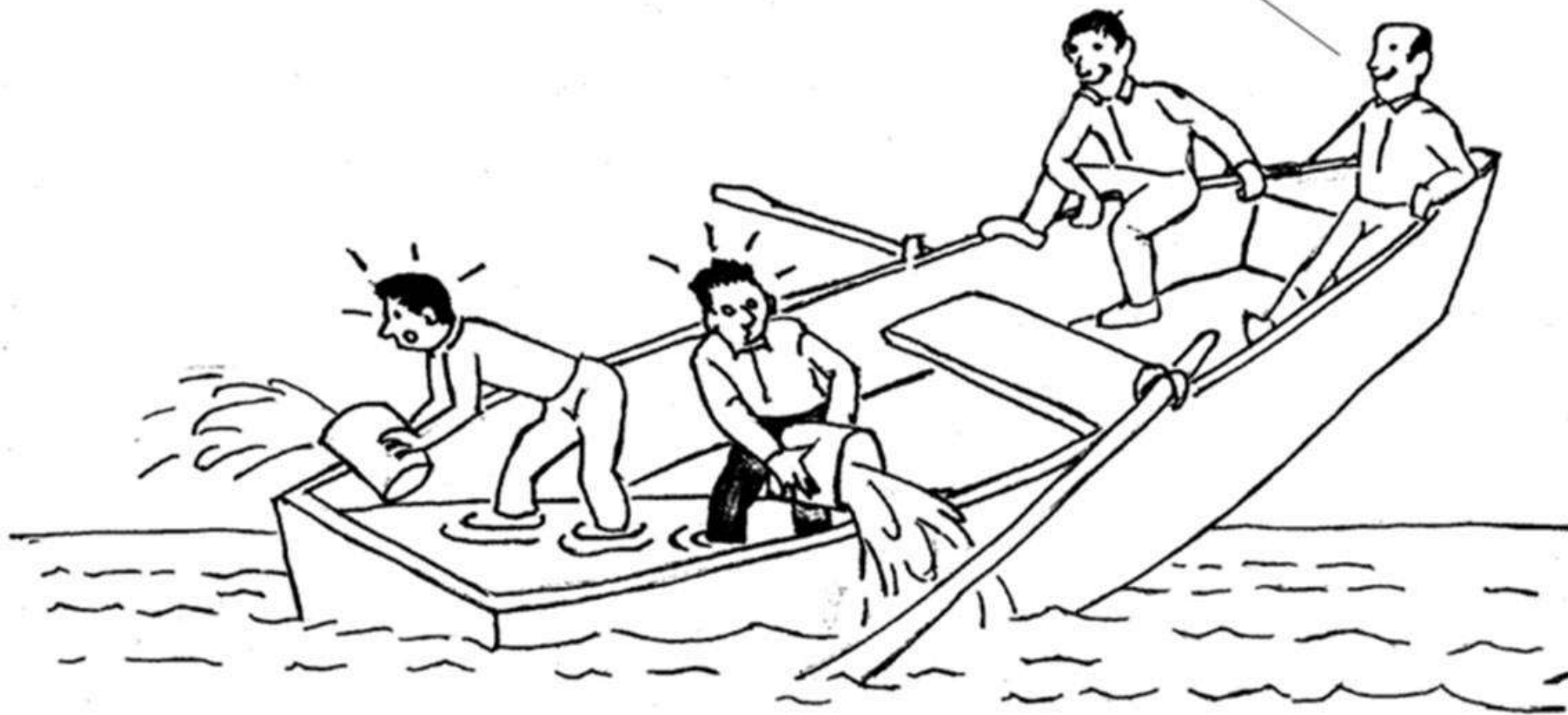


B. Rieth
HEDGEYE



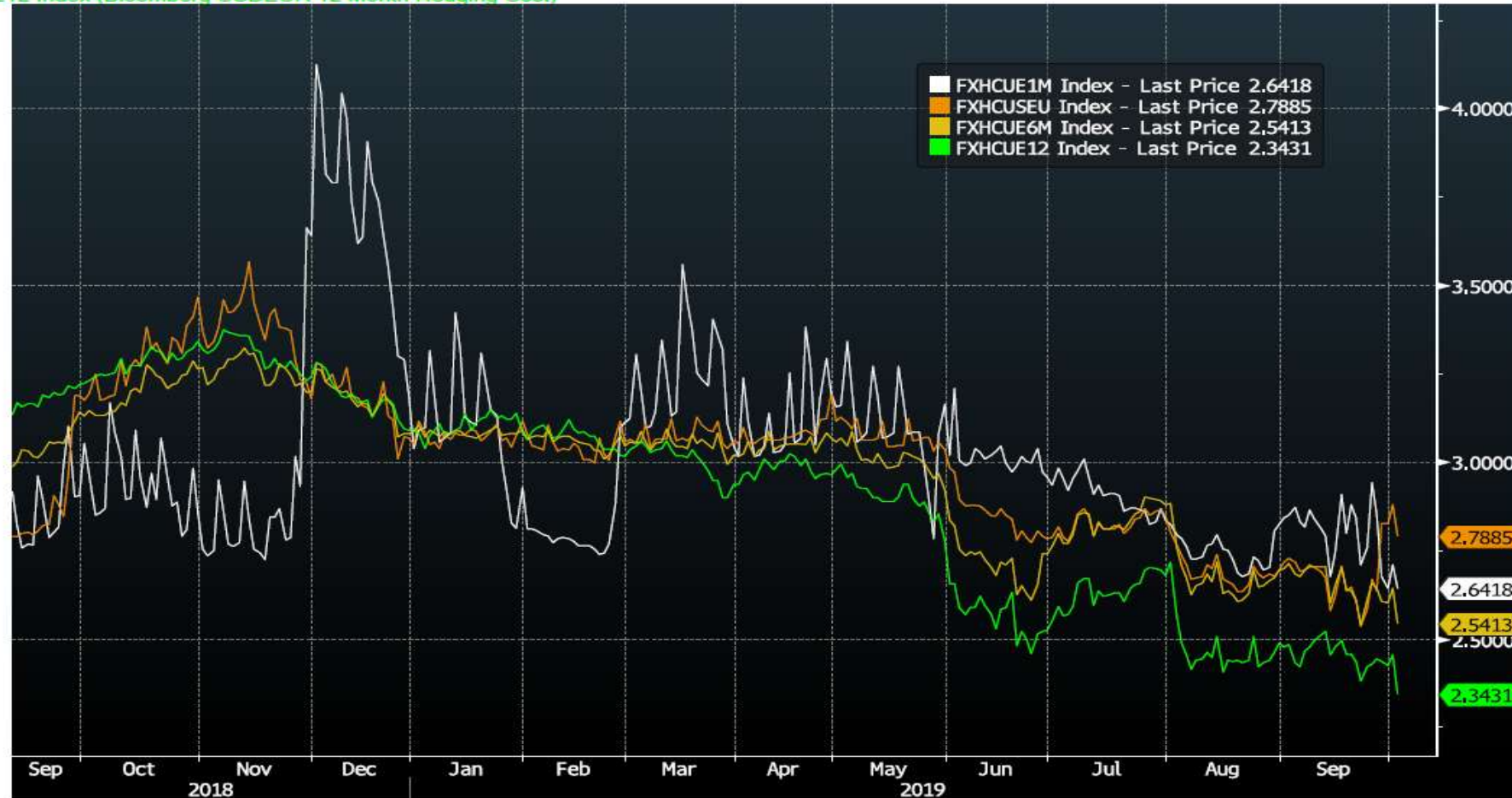


Sure glad the hole isn't at our end.





FXHCUE1M Index (Bloomberg USDEUR 1 Month Hedging Cost)
 FXHCUSEU Index (Bloomberg USDEUR 3 Month Hedging Cost)
 FXHCUE6M Index (Bloomberg USDEUR 6 Month Hedging Cost)
 FXHCUE12 Index (Bloomberg USDEUR 12 Month Hedging Cost)



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**LOW
RATES**



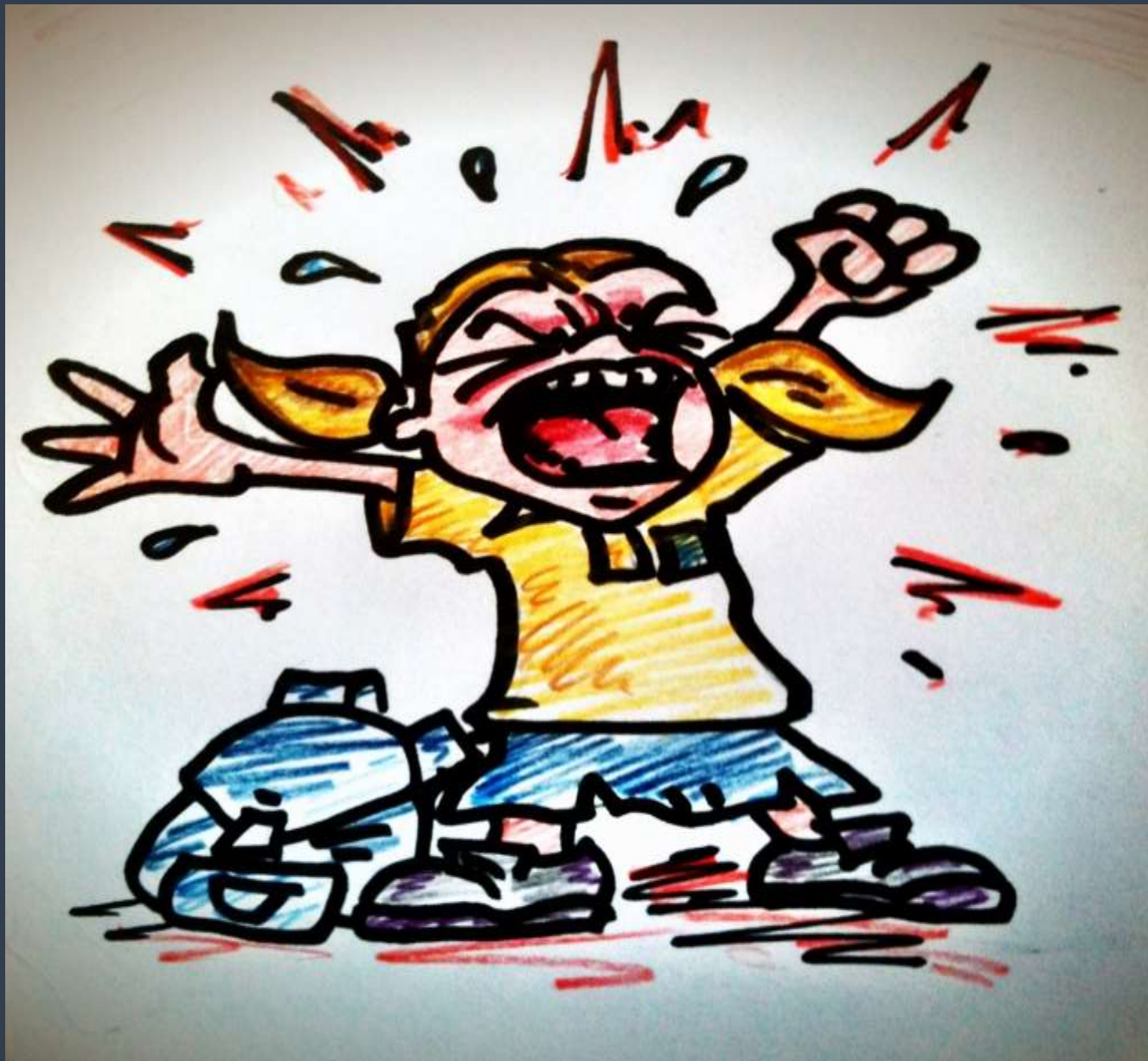
Mortgage Refinance Loan Application Form

Information given in the loan application form is true and correct and I am responsible for the accuracy of the information. I am authorized to obtain credit from the lender and I am authorized to disclose, in writing, the information on my loaning and all claims in data whether or not.

Telephone
Phone

\$ 256.00
\$ 3.00
\$ 5,787.00
\$ 14,978.00
\$ 21,300.00







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