

Locations Serving You

Choose from one of eleven convenient Royal Bank locations in scenic central and southwest Wisconsin. Or visit us online at www.RoyalBank-USA.com.



Elroy

202 Main Street
P.O. Box 10
Elroy, WI 53929
(608) 462-8401

Lone Rock

252 S. Oak Street
P.O. Box 247
Lone Rock, WI 53556
(608) 583-5711

Spring Green

165 S. Lexington Street
P.O. Box 309
Spring Green, WI 53588
(608) 588-7787

Avoca

102 N. 4th Street
P.O. Box 146
Avoca, WI 53506
(608) 532-6210

Hillsboro

731 Water Avenue
P.O. Box 116
Hillsboro, WI 54634
(608) 489-2671

Camp Douglas

129 Main Street
P.O. Box 291
Camp Douglas, WI 54618
(608) 427-3212

Endeavor

551 S. Church Street
P.O. Box 49
Endeavor, WI 53930
(608) 587-2300

Gays Mills

114 Highway 171 E.
P.O. Box 38
Gays Mills, WI 54631
(608) 735-4338

Cobb

104 W. Main Street
P.O. Box 187
Cobb, WI 53526
(608) 623-2313

Oxford

107 E. Ormsby Street
P.O. Box 126
Oxford, WI 53952
(608) 586-4114

Dickeyville

100 Splinter Avenue
P.O. Box 9
Dickeyville, WI 53808
(608) 568-3334

Mauston

523 St. Road 82E
Mauston, WI 53948
(608) 847-4500

Adams

185 S. Main Street
Adams, WI 53910
(608) 339-3307

New Lisbon

201 E. Bridge Street
New Lisbon, WI 53950
(608) 562-5131



Consumer Loans



Your Community Partner

Consumer Loans



Nowadays, especially with the Internet, shopping for a loan can be a very impersonal process. At Royal Bank, we are not just your banker, we are also your neighbor. We want to get to know you and your dreams. So, when you come to us for a loan – whether it be a Personal Loan, Recreational Loan, Mortgage, Home Equity Loan, or Bridge Loan – you know we'll take you seriously, and fit your needs with our products.

Personal Loans

Give us the particulars of your current situation, and we will tailor-fit a payment schedule to your scenario, including loans for a(n):

- Automobile
- Boat
- Vacation
- College education
- Emergency expense

Recreational Loans

Are you in the market for recreational property?

- Vacation home
- Hunting land

Get a little piece of mind today with Royal Bank.

Mortgages

Mortgages come in all shapes and sizes. At Royal Bank, we have dozens of ways to finance your needs. Here are some of our typical borrowers:

- Renters looking to become first-time homeowners
- Renters or homeowners looking to buy a lot
- Homeowners looking to refinance a current mortgage

Here are some of our standard types of mortgages:

- In-house loans
- Long-term, fixed-rate loans
- Home-improvement loans from the Wisconsin Housing and Economic Development Authority (WHEDA)

Home Equity Loans

One huge advantage of most Home Equity Loans is that the interest may be tax deductible. Here are some usual uses of a Home Equity Loan:

- Pay for home improvements
- Refinance a mortgage or other personal loan
- Pay off a car loan or reduce credit card debt

Royal Bank offers two types of Home Equity Loans:

- Closed-End Loans; a specific amount is borrowed, then paid back over an established period of time
- Open-End Lines of Credit; a maximum dollar limit is established and the customer can borrow, pay down, then borrow again, up to the limit

Bridge Loans

From time to time, customers have immediate, short-term financing needs. This is where Royal Bank can step in and provide a "Bridge Loan," or "Swing Loan," which is:

- Short-term, usually up to one year
- Used to provide immediate cash flow to meet a pressing current obligation
- Replaced with permanent financing once the obligation is met

Classic scenario: A customer is ready to buy a new house, but hasn't found a buyer for their current house. Royal Bank can assist with establishing a Bridge Loan to buy your new house until your current house sells.



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