

Home Equity Line of Credit



Keep monthly payments down by making interest only payments with this variable rate loan based on the Prime Rate.

If you want the flexibility of borrowing just what you need, when you need it, a line of credit is the way to go. Access your Home Equity Line of Credit by check, by phone, online or at any of our branches. Interest rates on home equity lines of credit adjust with the Prime Rate¹, so you can capitalize on the lowest rates in decades. Your entire line is available to you but you pay monthly interest only on what you draw.

Payment Options	<ul style="list-style-type: none">• Automatic Payment System• Statement Billing
Interest Rate	<p>Can change monthly (adjustments are based on the Prime Rate as published in the Wall Street Journal)</p> <p>5 Year HELOC</p> <ul style="list-style-type: none">• Loan amount less than \$25,000² - Prime + .75%• Loan amount \$25,000 - \$100,000³ - Prime + .50%• Loan amount more than \$100,000⁴ - Prime + .25% <p>10 Year HELOC</p> <ul style="list-style-type: none">• Loan amount less than \$25,000² - Prime + 1.00%• Loan amount \$25,000 - \$100,000³ - Prime + .75%• Loan amount more than \$100,000⁴ - Prime + .50%
Loan Amounts	Maximum line amount is \$500,000
Property Types	Owner-occupied Single family residential
Special Features	\$50 annual fee waived first year

¹ Consult your tax advisor regarding deductibility.

² Maximum CLTV (combined loan-to-value) is 80%; plus fees.

³ Maximum CLTV is 80%; no fees.

⁴ Maximum CLTV is 70% if first mortgage is currently held by BankFinancial, FSB and 65% if first mortgage is held elsewhere; plus fees.

Property insurance is required (and flood insurance, if applicable). Maximum Annual Percentage Rate (APR) is 18%. Minimum APR is 4%. See rate sheet for current APRs.

Subject to change at any time without notice.