

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 Rate*, 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	Many rates available under Prime for the entire life of the loan Can change monthly (adjustments are based on the Prime Rate as published in the Wall Street Journal)
Loan Amounts	Most terms have no minimum loan amount
Loan-to-Value	Up to 80% combined
Property Types	Owner-occupied Single family residential
Special Features	No application fees or closing costs \$20 annual fee waived first year

* Consult your tax advisor regarding deductibility.

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.