

High Value Home Equity Line of Credit

Open the door to new possibilities...

Rates As Low As 4.49%

Unlike conventional Home Equity Loans, with a **High Value Home Equity Line of Credit**, you can borrow up to 100% of your home's value.

Home Value	\$100,000
Mortgage:	\$85,000
Available Credit:	\$15,000

Use your line for any purpose:

- ✓ home improvements
- ✓ college tuition
- ✓ pay off high interest credit cards
- ✓ take a vacation

Lines up to \$30,000.

Access is as easy as writing a check.

Low closing costs: only **\$199**.

Great variable rate that is below prime for the life of the line.*

Funds are available for up to 15 years.

* APR=Annual Percentage Rate. Rates for the variable rate line of credit are based on the Wall Street Journal Rate (Prime) minus a margin of .01%. As of 1/1/18 the Prime rate was 4.50%. Rates may vary and are subject to change but will never go below 4% or exceed 18%. A \$10,000 line balance amortized over 180 months at 4.49% APR would yield a minimum monthly payment of \$76.44. Homeowner's insurance and other conditions apply.

