

Home Equity Loans

Have a specific project in mind?

Check out our Closed Fixed Rate Home Equity Loan!

If you are currently paying a mortgage or own your own home, a fixed rate home equity loan might be the perfect solution to leverage a fixed rate and term — and make your dream a reality!

- ◆ Low, fixed rates
- ◆ No annual fees or prepayment penalties
- ◆ Flexible re-payment schedules
- ◆ Amounts up to 133% of the appraised value of your property¹

Perfect for building a new pool, purchasing a boat or RV, or consolidating high-interest debt.

Looking for a flexible line of credit?

Our Home Equity Line of Credit (HELOC) is for you!

A HELOC gives you the ability to borrow money against the equity you've worked to build in your home. You'll have easy access to your line of credit with personalized checks, online electronic transfers, or by phone. When you repay withdrawals, your full line of credit is restored for future needs!

- ◆ Open ended line of credit
- ◆ Low, variable interest rate, based on prime
- ◆ No pre-payment penalties
- ◆ Pay interest only for the first 10 years

Have cash flow available for home improvements, educational expenses or a special vacation!

Turn your home into more than just an investment!

Unlock the financial potential in your home for ventures such as:

- ◆ Home improvements
- ◆ Owner occupied, vacation or second home
- ◆ Safety net funds
- ◆ Pool
- ◆ Solar Panels

Purchase debt cancellation protection to protect your credit rating in the event of unexpected income interruptions.

Want hassle-free payment options?

We let you choose what is most convenient for you!

- ◆ By mail or in person at your local branch
- ◆ Payroll Deduction (if offered by your employer)
- ◆ Transfers through Central Phone Banking eBranch online
- ◆ Automatic deductions from your checking or savings account

Flexible and convenient payment options!

¹Based on credit approval and nature of the project that is being planned. Some restrictions apply.

Get online with us!



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