



11/30/2018

## Home Equity Loans

Fixed Rate Home Equity Loans	Term	APR*	***Monthly Payments per \$1,000 borrowed
	5 years	5.750%	\$ 19.22
	10 years	6.250%	\$ 11.23

## Home Equity Line of Credit

<b>Prime minus .250% for life (Floor rate for life of loan is 4.000%)</b>	<b>5.000% APR*</b>
<p>APR subject to change. Minimum loan amount is \$25,000. Interest rate is subject to adjustment monthly equal to the Prime Rate (as published in The Wall Street Journal) minus .250% on the last business day of the prior cycle. The floor rate for life of loan is 4.000%. The current Prime Rate is 5.250% (as of 09/27/18), which would result in an APR of 5.000%. Maximum APR is 18%. 1-4 family owner-occupied primary residence properties only. Property insurance is required. Flood insurance may be required. Some closing fees apply. See Important Terms of Home Equity Line of Credit for details. Other restrictions and/or fees may apply. No minimum draw required at closing. Monthly payments of interest only for first 10 years (draw period) followed by monthly payments of interest plus 120<sup>th</sup> of principal balance for last 10 years (repayment period).</p> <p>10 year draw period followed by 10 year repayment period. Minimum check amount of \$250.00</p>	

**\*All references to APR are for Annual Percentage Rate.**

**All terms, rates and conditions are subject to change without notice.**

**Interest rate and payment may be higher after initial fixed period.**

**\*\*\*Payments do not include taxes and insurance premiums.**

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