

## Home Equity Line of Credit

Introductory rate of 2.49% APR is fixed for the first 12 months or 3.75% APR fixed for the first 24 months. Thereafter, variable APR becomes adjustable monthly based on PRIME Rate (currently 5.50% APR) as published in THE WALL STREET JOURNAL with a maximum of 18% APR. Available for owner-occupied 1-4 family properties. Homeowners insurance is required. Flood insurance may be required. Minimum loan amount \$25,000. Appraisal fee ranging from \$175-\$475 may be required. \$5 membership account required. Subject to credit approval. Early termination fee of \$50 - \$650 may apply. Certain restrictions apply. Additional fee when title is held in any type of Trust ownership.