

Good credit history but
limited equity in your home?

High Value Home Equity Line of

Ask about our

High Value Home Equity Line of Credit



Rates As
Low As
4%

Open the door to new
possibilities...

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:	<u>85,000</u>
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 always below prime for the life of the line.
- ◆ Funds are available for up to 15 years.
- ◆ Interest paid may be tax-deductible.**

* 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 4/01/09 the Prime rate was 3.25%. Rates may vary and are subject to change but will never go below 4.0% exceed 18%. A \$10,000 line balance amortized over 180 months at 4.00% APR would yield a minimum monthly payment of \$73.97. Homeowner's insurance and other conditions apply. **Check with your tax advisor.

Equal Housing Lender



Member NCUSIF