

**** HELOC – Must apply by 8/31/2023.** Home Equity Line of Credit (HELOC) introductory rate will be 5.99% on all new money advanced for a 12-month period of time from the date of the line account opening. To establish Membership, you must first open a deposit account with a minimum balance of \$5.00 to qualify for offer. Upon expiration of the introductory rate, all balances will accrue interest at the variable annual percentage rate (APR) in effect for your account based on loan to value (LTV) and creditworthiness. Rates after the introductory rate will vary based on the member's creditworthiness. Regular HELOC rates based on Prime Rate published in the Wall Street Journal on the last business day of the month plus a margin with a floor rate of 3.50%. Maximum rate is 18.0%. The introductory APR will automatically terminate at the end of the 12-month introductory period. No notice to borrower is required. Offer good on owner occupied primary residence. Borrower responsible for title insurance for any HELOC over \$100,000. Terms and conditions apply. Other rates and terms available to qualified borrowers. If credit line is closed within the first (36) months you agree to reimburse the Credit Union for any third party fees paid on your behalf. Rates and terms subject to change at the discretion of the credit union. Contact the credit union for additional details.