

HERSHEY FEDERAL CREDIT UNION

www.HersheyFCU.org

EQUILOC

**Home Equity Line of Credit that keeps your
rate competitive & payments manageable.**

INTRO PROMOTIONAL
FIXED RATE OF

2.75%

***APR FOR A 5-YEAR TERM**

\$5,000 NEW LOAN ADVANCES REQUIRED AT SETTLEMENT

Call (717) 533-9174 for more information!

Federally Insured by NCUA

*Rates, terms, and conditions are subject to change and may vary based on credit worthiness. Other restrictions may apply. All loans are subject to approval. Equal Opportunity Lender. Limited Time Offer!



EQUILOC

INTRO PROMOTIONAL FIXED RATE OF

2.75%
APR FOR A 5-YEAR TERM²

REGULAR HOME EQUITY LINE OF CREDIT RATE OF

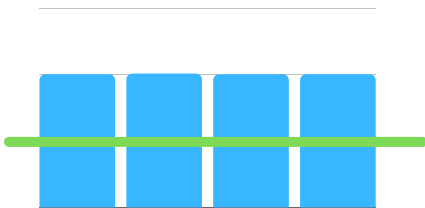
3.25% APR²

FEATURES

- Fixed rate terms up to 15 years
- Low variable indexed to Prime Rate
- Existing equity is used as collateral
 - Up to 85% loan to value
 - Loan amounts from \$5,000+
- No application fees and no closing costs³
- Debt protection available
- Revolving credit
 - As principal is repaid, more becomes available for use
 - Only pay interest on what you spend
 - Draw period of 10 years

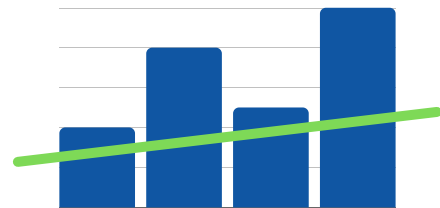
YOUR PAYMENT OPTIONS

Fixed Rate Option vs. Variable Rate & Payment



FIXED RATE

- Choose the stability of a fixed rate & monthly payment.
- Great for large home improvement projects, debt consolidation & paying major expenses.



VARIABLE RATE & PAYMENT

- New balances start at a variable rate with fluctuating payments.
- Great for home improvements, consolidating debt, or unexpected expenses.

- ¹ All rates are annual percentage rate (A.P.R.) Actual rates are based on credit worthiness of applicants. All loans are subject to approval.
- ² EquiLOC (Home Equity Line of Credit) has a minimum \$5,000 line amount to open. The advertised regular line of credit rate is based on Prime Rates. Maximum rate of 18%. Your APR may vary. Visit HersheyFCU.org for more information.
- ³ Borrower will be required to pay the appraisal cost if full appraisal is required.

