

HELOC

Unlock the Power of Your Home with a HELOC

Imagine a brand-new kitchen, a backyard oasis, college tuition covered, and debt paid down. A HELOC (Home Equity Line of Credit) allows you to tap into your home's equity to fund what matters most to you.

Unlike a traditional loan, a HELOC offers flexible access to a revolving line of credit, allowing you to borrow only what you need when needed. Pay a contractor today and cover an unexpected expense next year. It's your home, your terms.

- Interest-only payments during the draw period
- Reusable credit line
- Lower closing costs than a traditional mortgage
- Access funds within days of closing
- Borrow up to 85% of your home's equity
- Use your HELOC for:
  - *Home renovations & upgrades*
  - *Debt consolidation*
  - *Education expenses*
  - *Vehicle purchases*
  - *Emergency funds*

Bankrate data for Personal Loan, Credit Cards, and HELOC. The HELOC product requires the customer to pledge their home as collateral, and the customer could lose their home if they fail to repay. Approval is ultimately subject to verification of income and employment, as well as verification that your property is in at least average condition with a property condition report.

Figures are for illustrative purposes only. Subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Please contact us for an exact quote and for more info.

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