

# Now Borrowing for a Home Equity Line of Credit is Your *Choice* .

The CORE Home Equity Choice Line of Credit gives you access to a fixed rate or a variable rate.

Our CORE Home Equity Choice Line of Credit offers flexible borrowing with the comfort and security of extended terms and predictable payments.

## Variable Rates

Promotional Rate of 0.99% APR for the first six months (new lines only)

Rates set below Prime with up to 15 years to repay

Flexible low payments

Easy access

## Fixed Rates

Rates as low as 3.49% APR

Great rates for extended terms

Up to 36 months	as low as 3.49% APR
37 to 60 months	as low as 3.74% APR
61 to 84 months	as low as 4.49% APR
85 to 120 months	as low as 4.74% APR
121 to 180 months	as low as 4.99% APR

Consistent low payments

No interest rate risk

## **\*No Closing Costs Option Available**

CORE will pay the closing costs on transferred balances of \$25,000 or more, saving you hundreds of dollars!

*At CORE Federal Credit Union, our goal is to help as many members as possible obtain the credit they deserve. The fixed rates shown here are our very best, available to those with excellent credit. The fixed rates are based on each applicant's credit history and may vary from those shown above.*

APR = Annual Percentage Rate

*Introductory APR good for the 1st six months the line is open and valid for new lines only. After that, rates for the variable rate line of credit are based on the High Prime Rate published Wall Street Journal - a margin of .51%. As of 7/1/18, the Prime Rate was 5%. The current variable rate without the introductory offer is 4.49%. The Credit Union may choose to offer promotional rates from time to time below an established minimum variable rate of 4.0%. Such offers will not affect the Credit Union's ability to enforce minimum rates in the future. Fixed rate option advances taken under the line of credit are available for terms up to 180 months. Future fixed rate advances beyond current promotional rates being offered will be set at margins off our best rates, depending on the term selected and credit worthiness, and subject to minimum and maximum rates. A \$5,000 three-year fixed rate loan at the promotional rate of 3.49% APR would yield a monthly payment of \$146.49. Terms and conditions are subject to change without notice.*

Equal Housing Lender



Member NCUSIF