



Thinking about a home improvement project?

Get a home equity loan and we'll pay the closing costs.¹

Home Equity Line of Credit (HELOC)

- Borrow money as you need it
- Intro rate of 2.99% APR for the first 12 months, as low as 3.50% APR variable thereafter²

Second mortgage

- Pay for a one-time expense
- Fixed interest rate

Apply today



esfcu.org/HomeEquity



Federally
insured by
NCUA



EQUAL HOUSING
LENDER



¹ Closing costs on second mortgages with a minimum loan amount of \$10,000 and home equity lines of credit (HELOC) with an advance on the line of credit of \$10,000 at the time of closing will be paid by the Credit Union. The closing costs will be recouped by the Credit Union if the loan is paid off and closed within three years. Other restrictions may apply. Applicants must meet membership eligibility requirements. Criteria can be viewed online at esfcu.org/Eligibility.

² Loans subject to credit qualifications and approval. The Home Equity Line of Credit offers an introductory rate of 2.99% Annual Percentage Rate (APR) for the first 12 months. Rate thereafter is a variable rate based on The Wall Street Journal Prime Rate plus/minus a margin, adjusted quarterly. The Annual Percentage Rate (APR) for this variable rate product is based upon The Wall Street Journal Prime Rate rounded to the nearest 1/4%(Index), plus the applicable margin. Rate Changes: The Annual Percentage rate can change quarterly on the first day of January, April, July and October after the expiration of any discount period. The rate cannot increase or decrease more than one percentage point at each adjustment; this limitation does not apply to the adjustment occurring after a discount period expires. The maximum Annual Percentage Rate that can apply is 12% or the maximum permitted by law, whichever is less. However, under no circumstances will your Annual Percentage Rate go below 3.50% any time during the term of the plan unless it is during a discount period. Homeowner's insurance is required.