

Put the power of your home's equity at your fingertips!

Right now, pay **ZERO** out-of-pocket costs, **ZERO** annual fees, and **ZERO** pre-payment penalties.¹ Plus, your interest may be tax deductible!²

Take advantage of up to 90% of your home's equity!

- Upgrade your kitchen, backyard, or make other home improvements
- Consolidate debt
- Make a large purchase and more!

Home Equity Line of Credit Rates as of December 18, 2019

Combined Loan-to-Value	At or below 70%	71 to 80%	81 to 90%
APR as Low as ³	4.25%	4.75%	5.75%

Required documents for all applications:

- Hourly/salaried income (if applicable): Two most recent paystubs and two most recent W2s for each borrower
- Social Security/VA/pension income (if applicable): Most recent award letter, most recent 1099, or most recent two months' direct deposit statements
- IRA/investment income (if applicable)
- Most recent 1099 or most recent two months' direct deposit statements and account statement showing the distribution amount along with the account balance
- Self-employed/rental income (if applicable): Most recent two years' complete federal tax returns
- Current homeowners insurance declaration page with premium
- Most recent monthly mortgage statement (if applicable)

Other documents that may be needed:

- Child support income: Award letter or two months' direct deposit statements and Divorce decree/support order
- Trust documents (if applicable)

Get started on your next project.

Learn more and apply at adviacu.org/heloc, call 844.ADVIA.CU, or stop into your local branch!

1 No out-of-pocket costs at closing when appraisal is not necessary. Member is responsible for the (full) cost of the appraisal, if required, but will receive reimbursement to their designated share account within ten (10) business days of closing. 2 Consult a tax advisor regarding tax deductibility which is subject to change at any time. 3 Annual percentage rate (APR) may vary based on credit score and combined loan-to-value ratios. Advia's Interest-only HELOC is a variable rate product and APR may change quarterly based on the value of an index of Prime Rate as stated in the Wall Street Journal (includes a lifetime interest rate cap of 8% over initial loan rate). Variable rate tied to Prime Rate for both the draw and repayment periods; based on creditworthiness of borrower(s) at time of application and loan-to-value of secured real estate. Some products/services may vary based on geographical region. Offer and rates subject to change. Subject to credit approval. Equal Housing Opportunity.

