

## 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.<sup>1</sup> Plus, your interest may be tax deductible!<sup>2</sup>

## 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 November 15, 2020

Combined Loan-to-Value	At or below 70%	71 to 80%	81 to 90%
Promo APR for 12 months as low as: <sup>3</sup>	1.99%	2.49%	3.49%
Non-Promotional APR as low as:	2.75%	3.25%	4.25%

## 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:

- If you would like child support income to be considered, an 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](http://adviacu.org/heloc), call 844.ADVIA.CU, or stop into your local branch!

<sup>1</sup> No closing costs unless an appraisal is required. <sup>2</sup> Consult a tax advisor for information regarding the deductibility of interest. <sup>3</sup> Promotional Annual Percentage Rate with Combined Loan-to-Value of 70% or below on Advia's Interest-Only Variable HELOC for the first 12 billing cycles after closing. Estimated monthly payment for a \$10,000 HELOC during the promotional period for the following APRs: at 1.99% = \$16.35; 2.49% = \$24.66; 3.49% = \$28.68. Minimum credit score of 740. Following the promo period of 12 months, the APR will revert to a variable rate, which may change quarterly based on the value of an index of Prime Rate as stated in the Wall Street Journal as of the last business day of each quarter. A quarter is defined as a calendar quarter beginning January 1, April 1, July 1, and October 1. Your APR is equal to as low as the Prime index + or - a margin. Ask about current rates. An increase in the index will result in an increase to your APR (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 credit score of borrower(s) and Combined Loan to Value (CLTV) of secured real estate at the time of application. Offer and rates effective November 15, 2020 and subject to change at any time. Floor rates and restrictions apply. All loans subject to credit approval.

