

Unlock The Power Of HELOC!

Borrow Up to 100% of your home's Value!



**Wauna
Credit Union**

1.99%
APR* for
6 months!

NCUA
Federally
Insured
By NCUA



Put Your Home's Equity To Work With A Home Equity Line Of Credit!

*APR: Annual Percentage Rate. This Promotional financing applies to new HELOC accounts opened between April 1, 2017 and August 31, 2017. No closing costs except appraisal if required. Estimated appraisal cost: \$745. Your interest rate and credit limit will be determined based on individual credit worthiness. Verification of income is required. Property insurance is required. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available. An early closure fee (Title, Recording, Flood Determination; Total is approximately \$250) is applied if the loan is closed within the first 36 months. A \$35 annual fee will be waived if the Total Finance Charges paid during the previous 12 months is equal to or exceeds \$35. You must pay a Re-Conveyance Fee at the end of the contract in order to release our lien. This fee will be determined at the time of re-conveyance. Maximum loan amount is determined by a variety of methods, including County RMV, AVM Report, or Appraised Value. The APR includes interest only and no other costs, and could change at any time. Variable Rate is equal to the Prime Rate index (currently 4.00% APR as of March 20, 2017) as published in the Wall Street Journal and is subject to change. To determine the APR which will apply to your account, a margin (currently 0.00% APR – 8.50 APR) will be added to your current index rate. As of March 20, 2017, the Variable Annual Percentage Rate for Home Equity Lines of Credit ranged from 4.00% to 12.00%. Home equity loans may qualify for tax deductible interest. Consult with your tax advisor for details. In no event will the regular APR be less than the Prime Rate or more than 18% APR or applicable state law. The 1.99% Promotional APR is available for 6 months after the loan is funded. At the beginning of the 7th month, your regular rate will be applied. Minimum monthly payment may change as a result of interest rate changes. This promotional Home Equity Line of Credit enables qualified borrowers to finance up to 100% of their home value. Some restrictions apply. Membership with Wauna Credit Union required; visit waunafcu.org for member eligibility details. This special offer ends August 31, 2017.