CIVIC®
CREDIT UNION

Dream it, plan it, *fund it*

Big ideas come to life with a Home Equity Line of Credit

Whether you're financing a home renovation, college tuition, or a long-overdue family vacation, a Civic Home Equity Line of Credit (HELOC) could help you get there. Plus, you'll have no closing costs[1] and a HELOC rate as low as 6.75% APR[2].

Dream it Start with your big idea and see if a HELOC is right for you.

Plan it Use our calculator to check your home's equity.

Fund it Apply for your HELOC online.

Visit our HELOC planning center at **civicfcu.org/heloc** or call us at **844-772-4842**[3]

1 HELOC closing costs paid by Civic to third parties include settlement fees, credit reports, flood determinations, property valuations, title searches, lender's title insurance, recording, and government charges. Initial advance of $25,000 immediately following the loan closing is required as a closing cost accommodation. Further, an outstanding minimum principal balance of at least $20,000 is required on the HELOC for a continuous period of 6 months beginning on the origination date (date that the loan closes). If the required minimum draw and balance is not drawn and maintained as specified, closing costs will be added to the line of credit. Civic is not responsible for prepaid interest and escrow payments for first-lien HELOCs. Offer not available for existing Civic loans unless application includes an increase in line of credit.

2 Prime rate and the APR ("Annual Percentage Rate") of this loan is variable during the draw period and is currently 6.75% APR. Civic HELOC APR will be equal to the Prime Rate, as published in The Wall Street Journal, for the life of the HELOC. Minimum APR is 4.75%, and maximum is 18% APR. Minimum HELOC loan is $25,000, maximum is $250,000. Payment examples if maximum line of credit is used for full credit period: Traditional HELOC, $60,000 at 6.75% APR, 180 monthly payments of $900; interest-only HELOC, $60,000 at 7.25% APR, 180 monthly payments of $332.88. HELOC is subject to approval. Property must be in NC, SC, GA, or VA. Not available for manufactured homes or investment properties. Members must carry adequate homeowners' and flood insurance on the property that secures the HELOC for the life of the loan.

Offer and rates are subject to change or be rescinded without notice. No purchase money seconds. Members who opt out of no-closing cost terms will be ineligible for prime-only rate.

3 All calls are recorded.

NMLS #1079297

EQUAL HOUSING OPPORTUNITY