

## **Advance Financial Federal Credit Union Home Equity Line of Credit Promotion Rules**

\*APR = Annual Percentage Rate. 1.99% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit (HELOC) with an 80% loan-to-value (LTV) or less. The APR is based on the person's credit worthiness. Offer is available for new applications submitted and is for a limited time only. Promotion eligibility is applicable to one borrower/member one time only. A minimum of one qualifying transaction must be made within 90 days of the HELOC open date for the introductory APR to apply. The introductory APR will remain fixed for the first 6 months and will begin on the date the HELOC is opened. After the introductory period, the APR becomes variable and adjusts based on the PRIME Rate (the index) as published in the *Wall Street Journal*. Current PRIME rate as of December 11, 2025 is 6.75%. The variable rate is as low as 6.50%. Variable interest rates may vary according to credit worthiness. Lifetime APR will not exceed 18% and will not go below 3%. Loans are subject to approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Customer pays no closing costs or appraisal fee. Consult a tax advisor regarding the deductibility of interest. Promotion eligibility is applicable to one borrower/member one time only.