

HOME EQUITY



Fund Your Home Projects, Purchases, Education, or Debt Consolidation

Home Equity Line of Credit

6.490% APR

Promotional rate for first 6 months;
8.250% APR for months 7-120

Example rates are based on a primary residence and borrower credit score of 700. Assumes the borrower has a first lien mortgage and the home equity line is a second lien on subject property. Closing costs may range between \$737 and \$3,500. Variable rate may increase after closing, as it is determined by WSJ Prime + a margin with a minimum APR of 4.25% and a maximum APR of 18.00%. Max 80% LTV. Loan terms include a 10-year interest-only draw period and converts to a 15-year fixed rate term with principal and interest payments based on current interest rate in effect at time of conversion. APR (Annual Percentage Rate) is based on loan amount, interest rate, LTV and credit score. Example monthly payments quoted include principal and interest only. Actual payments may be higher if they include taxes and insurance. There is a \$100 annual fee to maintain a Home Equity Line of Credit. Rate, terms, and fees are current as of 3/4/2025 and subject to change without notice. Subject to credit approval. Ask us about additional available loan programs.

Home Equity Loan

7.500% APR

15-Year Term;

Annual Percentage Rate (APR) is based on loan amount, interest rate, LTV and credit score. Example rate is based on a primary residence and borrower credit score of 740. Assumes the borrower has a first lien mortgage and the home equity loan is a second lien on subject property. Max 80% LTV. Example monthly payments quoted include principal and interest only. Actual payments may be higher if they include taxes and insurance. Rates, terms, and fees are current as of 3/4/2025 and are subject to change without notice. Subject to credit approval.



Call today! 800-800-1577

Apply: ourfirstfed.com/home-equity

Scan the code to view rates.

Loan Type	Closing Costs	APR	Ex: Line/Loan Amount	Ex: Interest-only Monthly Payment (10-year draw)	Ex: Monthly Payment (15-year fixed rate repayment)
Variable Line of Credit with intro rate for first 6 months	Paid by Customer	6.490% intro for first 6 months; 8.250% months 7-120	\$100,000	\$540.83 for 6 months; \$687.50 for 114 months	\$970.14
Non-Intro Variable Line of Credit	Paid by Bank	8.250%	\$100,000	\$687.50 for 120 months	\$970.14
15-Year Fixed Rate Home Equity Loan	Paid by Customer	7.500%	\$100,000	N/A	\$927.01