

Special Introductory Rate

Get 1.000%<sup>1</sup> off  
Your New Home Equity Line

## Featuring:

- 1.000% off Prime Rate for 12 months<sup>1</sup>
- 48 Hour Approval<sup>2</sup>
- One Time Fixed Rate Conversion Option<sup>3</sup>
- 20 Year Payback Period



FIRST CITIZENS'  
FEDERAL CREDIT UNION

*Think First.*

[www.firstcitizens.org](http://www.firstcitizens.org) | 800-642-7515

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Equal Housing Opportunity

1. 1.000% off Prime Rate at time of application. Requires a First Citizens' checking account set up at time of loan closing with automatic monthly payment deduction. The index is Prime Rate published on the last business day of the Wall Street Journal. This is a variable rate loan with thirty year term. Access to line of credit for first ten years (draw period) followed by 20 year repayment period. Maximum loan amount cannot exceed 80% of the home's current appraised value less any existing mortgage liens. \$25.00 annual maintenance fee to be collected 12 months after funding. Maximum Annual Percentage Rate (APR) is 18% and minimum rate equal to the initial start rate. \$450 Early Termination fee will be applied if loan is closed within 3 years. Other terms and conditions may apply. Rates subject to credit approval. Property insurance required. Offer subject to change without notice. Visit [www.firstcitizens.org](http://www.firstcitizens.org) for more Disclosure Information. <sup>2</sup> 48 hour approval contingent on adequate submission of required documents. <sup>3</sup> One time free conversion to fixed rate for the current balance of line. Exercising this option ends line of credit draw period. Interest rate at time of conversion to be equal to Prime Rate published on the last business day of the Wall Street Journal of the prior month of the conversion request date. Payment based on 20 year amortization if converted within first 10 years and Payment based on remaining term if requested in the repayment period.