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Subject to credit approval. Limited time offer. Minimum credit line is \$5000. Introductory rate is an Annual Percentage Rate (APR) of 3.94% for the first 24 months. Introductory rate is available on new home equity lines of credit only with combined loan-to-value ratio (CLTV) of 90% or less. After the introductory period, the APR for lines of credit of 85% CLTV or less is the prime rate quoted in the Money Rate section of the Wall Street Journal ("Wall Street Journal Prime") plus 0.25%. The APR for lines of credit with combined loan-to-value of 85.01%-90% is Wall Street Journal Prime plus 0.50%. APR will never be lower than 3.94%, nor exceed 19.50%. The Wall Street Journal Prime on February 1, 2018 was 4.50%. Current index (Wall Street Prime) plus margin (.25%-.50%) is 4.75%-5.00%. Terms and conditions subject to change without notice and may affect this offer. Cannot be used in conjunction with any previous offers. \$199 third-party fee will be charged at application. If your property is located in KS or MN, you will pay a mortgage recording tax up to .24% of your credit limit amount. See your loan officer for details. Proof of homeowners insurance is required.