

## Home Equity Loan Disclosure

- **Up to 80% Total Loan-to-Value.**
- **Minimum Home Equity Amount is \$25,000.**
- **Owner Occupied 1-2 Family Properties Only.**
- **Call for Rates and Information on 3-4 Family Properties.**

### **APR = Annual Percentage Rate.**

Rates are based on creditworthiness and may vary based on credit scoring. Rates are subject to change without notice. Property Insurance is required on all real estate secured loans. Applicants must qualify for membership with NESC Credit Union.

**Payment Per \$1,000** does not include amounts for taxes and insurance premiums, if applicable, and the actual obligation will be greater than the payment shown.

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## Home Equity Line of Credit Disclosure

### Home Equity Line of Credit:

- **Index Based on Wall Street Journal Prime Rate.**
- **Floor Rate = 0.00%; Maximum Rate = 18%.**
- **Owner Occupied 1-4 Family Properties Only.**

### **APR = Annual Percentage Rate.**

Rate is variable. Rates are based on creditworthiness and may vary based on credit scoring. Rates are subject to change without notice. Property Insurance is required on all real estate secured loans. Applicants must qualify for membership with NESC Credit Union.