



Home Equity Rates

(Effective January 1, 2019 until changed)

Subaccount Type	Approximate Term	Home Value	Margin	Annual Percentage Rate Variable*	Daily Periodic Rate	Annual Percentage Rate Fixed	Daily Periodic Rate	FICO Score
Home Equity	5 year draw, 120 month repayment while in draw period. 120 month repayment after expiration of draw period.	80% CLTV				6.75%	0.0184932%	680 or higher
Home Equity	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	3.33%	5.79%	0.015863%			720 or higher
Home Equity	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	4.33%	6.79%	0.0186027%			680 to 719
	If your payment is more than 10 days late we may charge you 6.0% of the payment or \$10.00, whichever is greater.							
Late Charge	If your payment is more than 10 days late we may charge you 6.0% of the payment or \$10.00, whichever is greater.							
Return Payment	\$25.00							
Prepayment Penalty	If you close the plan in the first year, you will pay a prepayment penalty of \$200.00. This may be added onto your principal balance.							
Collection Costs	You promise to pay all costs of collecting the amount you owe under this agreement.							

Your starting annual percentage rate may vary depending on credit worthiness.

***The VARIABLE ANNUAL PERCENTAGE RATE may change. It cannot increase more than 6.0 percentage points above the initial rate. Please ask a loan officer for details regarding how your rate is determined.**

Index: December Auction Average for the 6 month Treasury Bill 2.461%
 Floor: (Index plus margin equals the annual percentage rate unless floor is reached) 4.000%

Representative Example: A 180 month Home Equity Line of \$25,000 at 5.25% APR, would require 179 payments at \$201.01 with on final payment of \$200.67.

