

Annual Percentage Rate: The Annual Percentage Rate ["APR"] is the Prime Rate as published in the Wall Street Journal. The APR in effect for the first 12 billing cycles will be discounted by 1.000%. As of 05/01/2024, the undiscounted APR is 8.5000%. At no time will your APR be greater than 16.000% or less than 4.00%.

Closing Fees: To open your line of credit you must pay a \$100.00 underwriting fee and additional third-party fees generally totaling \$350.00 to \$2,000.00.

Draw Period: You can obtain advances for 84 months. Minimum monthly payments will be the greater of \$25.00 or the amount of finance charges and fees accrued. After the draw period you must pay the outstanding balance in a single balloon payment.

Home Equity Line of Credit Assumptions: Sample APR and Closing Fees assumes a new \$50,000 HELOC in second lien position with a combined loan-to-value ratio less than 90% on a single family, detached residence and acceptable credit. All loan programs, terms, conditions, and APRs disclosed above are indications only and are subject to change without notice and may be higher than advertised depending on loan terms and credit qualifications. The APR will be based on the final loan amount, term, and applicable finance charges. **This is not an offer of credit or commitment to lend.**