

Account Type	Approximate Term	Home Value Max %	Margin	Annual Percentage Rate*	Daily Periodic Rate	Vantage 4.0 Score
<b>Variable Home Equity Line</b>	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	-0.510%	<b>6.24%<sup>1</sup></b>	0.0170959%	760 or higher
<b>Variable Home Equity Line</b>	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	-0.260%	<b>6.49%<sup>1</sup></b>	0.0177808%	720 to 759
<b>Variable Home Equity Line</b>	10 year draw, 360 month repayment while in draw period. 180 month repayment after expiration of draw period.	80% CLTV	-0.010%	<b>6.74%<sup>1</sup></b>	0.0184658%	680 to 719
<b>Rate Adjustments</b>						
<b>Automatic Payments</b>	-0.50%					
<b>1st Lien W/M1CU or 1st Position Lien</b>	-0.50%					
<b>FEES</b>						
<b>Finance Charge</b>	The finance charge on each new advance begins on the date of the advance and continues until the advance has been paid in full. There is no "free ride period" which would allow you to avoid a finance charge.					
<b>Late Charge</b>	If your payment is more than 10 days late we may charge you 6.0% of the payment or \$10.00, whichever is greater.					
<b>Recapture Fee</b>	If you close the plan in the first year, you will pay a recapture fee of \$200.00. This may be added onto your principal balance.					
<b>Collection Costs</b>	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: WSJ Prime Rate 6.750%

Floor: (Index plus margin equals the annual percentage rate unless floor is reached) 3.990%

Representative Example: A 15 year (180 month) HELOC of \$25,000 at 7.24% APR, would require 179 monthly payments at \$228.14 with one final payment of \$225.65.

The property must be a single one to four family residence that is owner occupied. The Credit Union will not lend on mobile homes, manufactured homes, or condos.

1. Rate listed includes max rate adjustment of 1.00%.

