



HOME EQUITY LOANS

All rates are based on an evaluation of the member's individual credit history.
Your actual rate may vary.

HOME EQUITY / REAL ESTATE LOANS				
Loan Type	Combined Loan To Value	Term	APR as low as *	Effective Date
Fixed Second Mortgage ¹	up to 80% CLTV	5 year fixed	4.00%	12/13/2011
	up to 80% CLTV	10 year fixed	4.00%	12/13/2011
	up to 80% CLTV	15 year fixed	4.00%	12/13/2011
Home Equity Line of Credit ^{1,2}	up to 80% CLTV		4.00%	12/13/2011

* APR As Low As includes rate discounts for ACH payments, protection coverage (CL and CD) and/or Loan to Value (LTV) up to 0.75% off standard rate.

¹ Interest rate based on the combined loan to value (CLTV)

Financing available up to 80%. Certain credit restrictions may apply.

CLOSING COSTS on Home Equity loans when you borrow \$50,000 or more upon loan closing. Except the pre paid interest on fixed home equity loan products. Home Equity loans are available up to \$250,000. Title insurance is required

for loans in excess of \$100,000 and is paid by the credit union when you borrow \$50,000 or more at loan closing.

²Variable rate. Tied to the Wall Street Journal Prime Lending Rate plus a margin. If applicable, however, under no circumstances will the annual rate go below 4.00% for the term of the loan. The margin is determined by credit risk factors at time of closing. Adjusts quarterly. Maximum cap is 18% APR. Payment option is a percentage of the balance based on a 15 year amortization. Total loan term is 20 years, which is made up of a 5 year draw period and a loan amortization of 15 years.

Product offers, terms and other information provided herein are subject to change without notice. Due to the occasional inaccessibility to our website which may be beyond our control. PBC Credit Union cannot guaranty the completeness or accuracy of the information provided herein. The information provided to you on our calculators is estimated and provided solely for your interactive enjoyment. The results are not guaranteed to be accurate. To verify current offers and rates, please call 561-686-4006.

PBC Credit union does business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

Federally Insured By NCUA

