



## Home Equity Rates

All rates accurate as of February 1, 2012 and subject to change.

V= Variable Rate F= Fixed Rate Annual Percentage Rate = APR

<b>LOAN TYPE</b>	<b>APR As Low As</b>	<b>Daily Periodic Rate</b>
<b>Home Equity Line of Credit** - Primary Residence 80% Combined Loan to Value</b>	<b>03.50%V</b>	<b>.009589%</b>
<b>Home Equity Line of Credit** - Primary Residence 80% to 85% Combined Loan to Value</b>	<b>04.25%V</b>	<b>.011644%</b>
<b>Home Equity Line of Credit** - Second Home 70% Combines Loan to Value</b>	<b>03.75%V</b>	<b>.010274%</b>
<b>Home Equity Loan** - Primary Residence 80% Combined Loan to Value (0-120 Months)</b>	<b>05.99%F</b>	<b>.016411%</b>
<b>Home Equity Loan** - Primary Residence 80% Combined Loan to Value (121-240 Months)</b>	<b>06.99%F</b>	<b>.019151%</b>
<b>Home Equity Loan** - Second Home 70% Combined Loan to Value (0-120 Months)</b>	<b>06.24%F</b>	<b>.017096%</b>
<b>Home Equity Loan** - Second Home 70% Combined Loan to Value (121-240 Months)</b>	<b>07.24%F</b>	<b>.019836%</b>

\*\*Rates are based on the term of the loan and set by the Asset/Liability Committee of USAlliance Federal Credit Union

### Home Equity Line of Credit

Variable annual percentage rate (APR) is calculated based on the Prime Rate, as posted in The Wall Street Journal, as low as the Prime Rate plus a margin of 0.25% or as high as the Prime Rate plus a margin of 2.00%. Margins are set based on the risk associated with the loan and an individual's or joint credit history. There is no minimum APR; maximum APR is 18%. Advertised rate assumes an 80% loan to value ratio for primary residence and a 70% loan to value ratio for second homes. Minimum line of credit is \$25,000. An additional margin of 0.25% will be added for loan balances over \$250,000. Rates for loans over \$500,000 will be determined on a case by case basis. USAlliance Home Equity Line of Credit (HELOC) is available for one to four family structures including second homes and condominium units, excluding co-ops and investment properties. Finance charges begin to accrue from the day of the initial advance. Initial draw period is for ten (10) years. Initial draw must be a minimum of \$25,000 and a minimum of \$500 for additional draws. Minimum payments are interest only during the draw period, up to twenty (20) years of principal plus interest thereafter. Homeowner's insurance is required; flood insurance is required where applicable. Consult a tax advisor regarding the deductibility of interest. Rates are subject to change.

### EQUAL HOUSING LENDER