

Home SWEET Home Equity Loans

Home Equity Line of Credit (HELOC): Application must be dated in February of 2019. Floor rate is 4.00% APR. Max APR is 18.00%. Actual rate will be determined based on credit history, term, loan to value and other factors. Home must be owner-occupied. 90% is the maximum loan-to-value, less first mortgage balance. Only pay interest on the funds you borrow. To receive “no closing costs” offer, the minimum line amount is \$10,000 and less than 90% of the Tax Assessment Value. Additional Appraisal Fees and Title Search Fees may apply. Interest may be tax deductible (consult your tax advisor). Maximum loan amount: \$150,000. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to *creditworthiness* and membership eligibility is required. A variety of rates and terms are available. Contact us for current rates. APR = Annual Percentage Rate. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity lender. NMLS #691144

(2nd Mortgage) Home Equity Loans: To receive “no closing costs” offer, the minimum line amount is \$10,000 and less than 90% of the Tax Assessment Value. Applies to 2nd Mortgage loans only. Additional Appraisal Fees and Title Search Fees may apply. Actual rate will be determined based on credit history, term, loan to value and other factors. Rate and term would impact your payment. For example: 3.74% APR would equal a payment of \$13.55 per \$1000.00 borrowed for 84 months. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to *creditworthiness* and membership eligibility is required. A variety of rates and terms are available. Contact us for current rates. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity lender. NMLS #691144

Home Sweet Home Sign Giveaway – Official Rules: No Purchase Necessary. Enter by sending a postcard with your name, address, daytime phone number and email to: Simplicity Credit Union, Attn: Home Sweet Home Giveaway, 222 E. Upham St., Marshfield, WI 54449. Entries must be received no later than midnight, March 8th, 2019. Prizes are non-refundable, non-transferable, are not redeemable for cash, and may not be substituted. Any product names, logos, brands, and other trademarks of images featured or referred to are the property of their respective trademark holders.