

**HOME EQUITY LINE OF CREDIT OFFERING**

- ◆ **Draw on your variable rate HELOC and enjoy a promotional 3.75% fixed APR\* on an installment contract within your variable rate HELOC for up to 5 years**
- ◆ **No fees**
- ◆ **As easy as 1-2-3...quick & easy access to your HELOC**
  - **Call or visit**
  - **Sign agreement**
  - **Collect funds**
- ◆ **No additional qualifications**
- ◆ **One easy billing statement**

**Great news!!!** Did you know your variable rate Home Equity Line of Credit offers you the ability to make fixed rate draws throughout the life of your line? As you pay down the fixed rate balance, the principal amount is made available again on the line of credit under the original variable rate terms. Some popular uses of this installment option would be paying off credit card balances, refinancing auto/RV loans, taking vacations and making purchases of any kind.

Currently, you have the opportunity to draw on your line of credit at a fixed **promotional interest rate of 3.75%** for up to 5 years **at no cost and without additional qualifications**. This great fixed rate is being offered until **May 31<sup>st</sup>, 2019**, so don't delay. After this date, this fixed rate feature will continue to be offered, but the interest rate and fee is likely to change.

The process is easy as 1-2-3

1. Contact your local branch location or the Hastings office at 269-945-2401 or 888-422-2280.
2. Ask to draw on your Home Equity Line at a fixed rate, request the amount (from the available balance on your line) and state your preferred term.
3. Electronically sign from any location using email (DocuSign) or stop in to sign.

In most instances, the funds requested will be deposited into an account held at Highpoint Community Bank within a day or two of your request. If you would rather have the requested funds in check form, you can either stop into your local branch or request that it be sent to you.

**CALL TODAY, DON'T DELAY!!**

\*Annual percentage rate. Subject to change. All other loan terms and requirements apply. APR is based on a \$20,000 loan with 60 monthly payments of \$366.12 principal and interest. Balloon payment may apply if original line of credit term matures prior to fixed advance payoff. Homeowners insurance will be required. No prepayment penalty.

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Member FDIC