



# Make Those Dreams a Reality with a Low-Rate Home Equity Line of Credit

3 Month Introductory  
Rate

**1.99% APR\***

Thereafter, Variable  
Rate as Low as

**4.00% APR\***

\*Annual percentage rate (APR) is accurate as of 5/5/22 and applies to new Home Equity Lines of Credit (HELOC). Introductory rate of 1.99% begins on the date of closing and is effective for three months. Only available for borrower's primary dwelling. The APR in effect is 4.00% with a loan-to-value of 80% or less and a credit score of 700 and above. If your credit score is lower than 700 and/or your loan-to-value is higher, your interest rate may be higher. The applicable interest rate is indexed to the Wall Street Journal (WSJ) Prime Rate and is subject to change with the WSJ Prime Rate. APR will not exceed 25%. Annual fee is \$75. Customer pays \$499 in closing costs for loans up to \$50,000. Additional fees may be applicable for loans over \$50,000. Property insurance will be required. All HELOCs have a ten-year draw period with interest-only payments. Exceptions may be offered to those refinancing with Highpoint Community Bank. Consult your tax advisor about the deductibility of interest and other costs.

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