

HOME EQUITY CLOSING COSTS OFFER.

Apply for a new Home Equity Loan between March 1 - May 31, 2019 to receive up to \$350 off closing costs.

Closing cost offer valid only on fixed-rate home equity loans and home equity line of credit (HELOC) applications received between 3/1/19 and 5/31/19 for loan amounts greater than \$10k. Loan must be closed prior to June 30, 2019 to receive closing cost discount. Home equity loans and HELOCs are available in select states. The variable Annual Percentage Rate (APR) for a HELOC is 5.00% to 9.25% depending on credit qualifications and LTV. Interest rate will not exceed 18% APR. Closing costs vary by state, but typically range from \$50 to \$1,000 (not including the cost of appraisal, if required). Typical appraisal cost is \$495. In most cases, members pay little or no closing costs. All home equity loans require proof of homeowners insurance and are subject to qualifications. **Firefly Credit Union is an Equal Housing Lender.**