

Happiness Starts at Home

Home Equity Line of Credit

Get started today!



Interior Home
Remodel

Debt
Consolidation

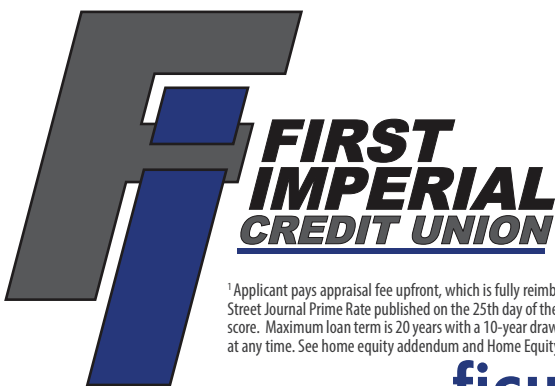
Exterior
Improvements

College
Tuition

For a Limited Time you'll receive an
Appraisal Fee refund¹

Plus enjoy all your HELOC benefits:

- ✓ 10-year draw period
- ✓ No Application Fee
- ✓ Lower interest rate than most credit cards



¹ Applicant pays appraisal fee upfront, which is fully reimbursed up to a maximum of \$400 when loan funds. \$25,000 minimum loan amount. \$100,000 maximum loan amount. Annual percentage rate (APR) is variable rate based on the Wall Street Journal Prime Rate published on the 25th day of the month plus a credit union established margin. Offer applies to 1st and 2nd trust deed (TD) only. Properties must be owner occupied located in California. Initial APR is based on credit score. Maximum loan term is 20 years with a 10-year draw period and a maximum combined loan-to-value (CLTV) of 80%. Offer subject to credit approval and other conditions may apply. FICU reserves the right to modify or end this promotion at any time. See home equity addendum and Home Equity Line of Credit agreement and Truth-in-Lending disclosure for complete details. Promotion valid for loans approved through January 31, 2021.

ficu.com | 760-352-1540

