

REACH NEW HEIGHTS



with our

Home Equity Line of Credit

5.50% APR*

(12-month
introductory rate)

NO CLOSING COSTS!



*Offer is available as of March 31, 2025, and is subject to be terminated without notice. Annual Percentage Rate (APR) of 5.50% is fixed rate for first year of the line of credit. After the first year, interest rate is variable based on Wall Street Journal prime rate. Maximum line rate is 18%. Minimum loan/line limit is \$10,000 and maximum is \$250,000, secured by 1-4 family, owner-occupied residential property with a maximum loan-to-value of 80%. Refinancing of an FKCB line or loan requires new money of at least \$10,000, defined as money not currently borrowed from FKCB. Property insurance required. Flood insurance required if applicable. Subject to credit and collateral approval.

If Home Equity Line of Credit is secured by a first lien on a residential property, payments do not include taxes & insurance and actual payments may be greater.

Closing costs waived during promotion include appraisal¹, flood determination, credit report, property and bringdown searches, and recording fees. Home Equity Line of Credit annual fee of \$25 is also waived for the first year. NMLS#439268.

¹ For loan requests over \$100,000, customer will be required to pay full appraisal at customer expense of \$575.



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