



LIMITED TIME HELOC 3.99% INTRODUCTORY RATE DISCLOSURES

A Home Equity Line of Credit (HELOC) is secured by your home. ******Failure to make payments or meet other obligations under your agreement could result in the loss of your home.

The Annual Percentage Rate (APR) is variable and based on the Prime Rate published in the Wall Street Journal. Your minimum monthly payment may increase if the Prime Rate increases. The introductory APR is 3.99% for the first six months. After the introductory period, the APR will adjust to the Prime Rate plus a margin, which is determined at the time of application based on your creditworthiness and qualifying criteria. Introductory APR of 3.99% for HELOCs opened between 12/1/2025 – 06/01/2026.

As of 11/01/2025, the Prime Rate is 7.00%, making the lowest APR available 6.75% and the highest APR available 8.75%, for a primary residence. The APR will never fall below 3.50% and will never exceed 18.00%.

To open a HELOC, the estimated total of third-party fees required to open the plan ranges from \$0 to \$1214.50. You may request an itemization of these third-party fees. If the HELOC is closed within 36 months, an early termination fee of \$500 will be charged.

The draw period is 10 years, during which time interest-only payments are required. After the draw period ends, the repayment period is 15 years, during which principal and interest payments are required. If you make only interest-only payments during the draw period, your payments will increase during the repayment period.

Maximum loan-to-value (LTV) is 90%. Member qualifications, credit approval, and property insurance are required. Additional terms and conditions apply and are subject to change without notice. Contact Frontier Credit Union for full details. Consult a tax advisor on tax deductibility.



NMLS # 640508

