

August 28, 2017

Our Home Equity products are available in Massachusetts, Maine, New Hampshire and Rhode Island.

### ◆ LINE OF CREDIT

#### FLEX Life

Borrow between \$25,000-\$250,000;  
Initial draw of \$25,000 required

APR<sup>1,2</sup>

3.75%<sup>3</sup>

#### Ready Line HELOC

Borrow between \$20,000 - \$250,000

4.00%<sup>4</sup>

### ◆ FIXED RATE

Borrow between \$15,000-\$250,000

	APR <sup>1,2,5,6</sup>	Cost per \$1,000
up to 60 Months	3.75%	\$18.30
61 - 120 Months	4.25%	\$10.24
121 - 180 Months	4.50%	\$7.65
181 - 240 Months	5.50%	\$6.88

### ◆ HOME IMPROVEMENT (FIXED RATE)

Borrow between \$5,000 - \$250,000

	APR <sup>1,2,5,6</sup>	Cost per \$1,000
up to 60 Months	3.75%	\$18.30
61 - 120 Months	4.25%	\$10.24
121 - 180 Months	4.50%	\$7.65
181 - 240 Months	5.50%	\$6.88

# 3.75% APR<sup>1</sup> FLEX LIFE HOME EQUITY

For home improvement and much more.

Imagine the possibilities: Weddings, tuition and much more.



**Apply for your loan now!**  
[rtn.org](http://rtn.org)

<sup>1</sup>The annual percentage rate (APR) quoted is accurate as of the date printed above.

<sup>2</sup>Member responsible for Registry of Deeds recording fee. If the loan or line of credit is closed within 36 months, a closing cost repayment (estimated at \$375) will be charged. Property insurance required.

<sup>3</sup>Borrow up to 80% of your 1- to 4-family home's or condominium's value (less your present mortgage). Variable rate subject to change monthly at 0.50% APR less than the prime lending rate as listed in The Wall Street Journal (minimum 2.75% APR, maximum 18% APR) on the statement cycle date and may be withdrawn at any time without notice. Available for applicants with a credit score of 680 or higher and who have direct deposit of at least \$500 per month to RTN FCU. Applicant pays no closing costs (estimated at \$375) if a \$25,000 or more loan advance is taken at the time of closing and remains outstanding for six months. Loan example: Interest-only monthly loan payment at 3.75% APR is \$3.13 per \$1,000 borrowed for the first 10 years.

<sup>4</sup>Borrow up to 80% of your 1- to 4-family home's or condominium's value (less your present mortgage). Variable rate subject to change monthly at 0.50% APR less than the prime lending rate as listed in The Wall Street Journal (minimum 4% APR, maximum 18% APR) and may be withdrawn at any time without notice. Early termination fee for closing cost reimbursement (estimated at \$375) applies for lines closed within the first 36 months. Property insurance required. Loan example: Interest-only monthly loan payment at 4.00% APR is \$3.28 per \$1,000 borrowed for the first 10 years.

<sup>5</sup>Borrow up to 80% of your 1- to 4-family home's or condominium's value (less your present mortgage). If your mortgage is with RTN FCU, the loan-to-value ratio maximum is 85%. Loan example: A \$1,000 home equity loan at 3.75% APR for 60 months has a monthly payment of \$18.30.

<sup>6</sup>APRs reflect a 1% APR discount for direct deposit of net pay, Social Security and/or pension benefits coupled with automatic payment from an RTN FCU account, subject to change, and replace all previously quoted APRs. These offerings are for a limited time and may be withdrawn or changed at any time without notice.

## RTN Federal Credit Union

Equal Opportunity Lender



Federally insured by NCUA  
to \$250,000 per account  
by ownership type

Contact Mortgage Dept. at  
781-736-9859 or [mortgage@rtn.org](mailto:mortgage@rtn.org)  
for current APRs and offers.  
[rtn.org](http://rtn.org)