

As of November 7, 2018

Our home equity products are available in Massachusetts, Maine, New Hampshire and Rhode Island.

### ◆ LINE OF CREDIT<sup>1</sup>

	Rate	APR
<b>Ready Line HELOC</b>		
Borrow between \$20,000 - \$250,000	4.75%	4.75%

### ◆ FIXED RATE<sup>2</sup>

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

	Rate	APR	Cost per \$1,000
up to 60 Months	4.25%	4.25%	\$18.53
61 - 120 Months	5.00%	5.00%	\$10.61
121 - 180 Months	5.25%	5.25%	\$8.04
181 - 240 Months	5.75%	5.75%	\$7.02

### ◆ HOME IMPROVEMENT (FIXED RATE)<sup>2</sup>

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

	Rate	APR	Cost per \$1,000
up to 60 Months	4.25%	4.25%	\$18.53
61 - 120 Months	5.00%	5.00%	\$10.61
121 - 180 Months	5.25%	5.25%	\$8.04
181 - 240 Months	5.75%	5.75%	\$7.02

# 4.75%<sub>APR</sub> READY LINE HOME EQUITY

For home improvement and much more.

Imagine the possibilities: Weddings, tuition and much more.



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

**All rates and annual percentage rates (APR) quoted are accurate as of the date printed above and may be withdrawn or changed at any time without notice.**

#### TERMS AND CONDITIONS

- Properties eligible for these products are owner-occupied, one- to four-family properties, condominiums and/or second home and may be withdrawn or changed at any time without notice.
- Satisfactory property insurance is required.
- Borrow up to 85% of your home's value (less your present mortgage) if your first mortgage is currently with RTN FCU
- Borrow up to 80% of your home's value (less your present mortgage) if your first mortgage is with another lender
- All borrowers must be members of RTN FCU.
- All standard costs paid by RTN except the Registry of Deeds recording charges. Appraisals may be ordered at the member's expense.
- Cancellation fee of up to approximately \$300 will apply if line or loan is paid in full and closed within the first three years.
- Tax deductibility — You should consult a tax advisor regarding the deductibility of interest and charges for these programs.

<sup>1</sup>Line of Credit — Variable rate is subject to change monthly at 0.50% less than the prime lending rate as listed in *The Wall Street Journal* on the statement cycle date. The minimum rate is 4%; the maximum rate is 18%. Draw period for the first 10 years requires interest-only monthly payments. For other terms and conditions, see our disclosure IMPORTANT TERMS OF OUR READY HOME EQUITY LINE OF CREDIT provided at the time of application.

Payment example: Interest-only loan payment at 4.75% rate is \$3.90 per \$1,000 borrowed for the first ten years.

<sup>2</sup>Fixed Rate/Home Improvement — Rates reflect a 1% rate discount with direct deposit to an RTN account and automated payment from an RTN FCU account. Payment example: A \$1,000 home equity loan at 4.25% rate for 60 months has a monthly payment of \$18.53.

## RTN Federal Credit Union

Equal Opportunity Lender



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

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