

As of 4-Mar-20

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

LINE OF CREDIT¹

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

	Rate	APR
Ready Line HELOC	4.00%	4.00%

FIXED RATE²

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

	Rate	APR	Cost per \$1000
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)²

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

	Rate	APR	Cost per \$1000
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

4.00%

READY LINE



For home improvement and much more!

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All rates and annual percentage rates (APR) quoted are accurate as of the date printed above and may be withdrawn or changed at any time without notice.

- Properties eligible for these products are owner-occupied, one- to four-family properties, condominiums and/or second homes and may be withdrawn or changed at any time without notice.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. Other terms and conditions apply.
- 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.

¹Line 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.

²Fixed 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.