

As of 1-Jul-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 \$1,000
Up to 60 Months	3.99%	3.99%	\$18.41
61 - 120 Months	4.75%	4.75%	\$10.48
121- 180 Months	4.99%	4.99%	\$7.90
181 - 240 Months	5.50%	5.50%	\$6.88

For home improvement
and much more!

Apply for your loan now!

Visit RTNMortgage.org

4.00%

READY LINE



All rates and annual percentage rates (APR) quoted are accurate as of the date printed above and may be withdrawn or changed at any time without notice.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for these products are owner-occupied, one- to four-family properties, condominiums and/or second homes and may be withdrawn or changed at any time without notice.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 — 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 3.99% rate for 60 months has a monthly payment of \$18.41.



600 Main St. ♦ 600 Main St. ♦ Waltham, MA 02452

781-736-9900, x19859 ♦ rtn.org



Federally insured
by NCUA