

### **Home Equity Loan Disclosure**

\*Annual Percentage Rate (APR) of 3.49% for qualified borrowers who meet certain credit criteria and borrow a minimum of \$10,000 up to a maximum of 15 years. First Lien New Loans Only. Existing UFCW Mortgage Loans Do Not Apply. Programs, rates, terms and conditions are subject to change without notice. All fees and costs are waived. Must meet Membership requirements to apply. May borrow up to 80% maximum loan to value (LTV). The payments do not include amounts for taxes and insurance premiums. Contact any of our branch offices for full loan details. Offer valid until April 30, 2020.