



# Unlock the possibilities

[ with a **HOME EQUITY LINE OF CREDIT!** ]

Enjoy easy access to funds when you need it most.

Introductory rate of

# 3.24%

Fixed APR<sup>1</sup> for 12 months

THEN

Rates as low as

# PRIME + 0.00%

Variable APR<sup>2</sup> for the life of the line

Take advantage of your home's equity and turn your dreams into reality. Use your Home Equity Line for anything you want, such as:

- Home renovations
- Paying for education expenses
- Down payment on a new car
- Travel expenses

#### BENEFITS AND SAVINGS YOU WILL ENJOY:

- No origination fees<sup>3</sup>
- Bank pays closing costs up to \$750<sup>4</sup>
- Competitively low interest rates
- Easy access to funds
- Flexible payment options
- Conveniently transfer funds between accounts using online banking
- Interest paid may be tax-deductible<sup>5</sup>

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Subject to credit approval under Fidelity Bank's underwriting guidelines. Offer is good for new Equity Lines only. Existing customers must obtain a \$20,000 increase in the credit line to receive promotional rates (see associate for complete details). Rate is for Equity Lines with a loan-to-value of no more than 85%. For loan-to-values greater than 80%, there is a 0.50% premium added to the APR. To qualify for these rates, customer should also possess a Beacon Score of at least 630 and have a debt-to-income ratio of less than or equal to 45%. Rates may be higher for customers with low Beacon Scores. Certain other conditions and restrictions may apply. This offer is limited to owner-occupied, single family dwellings and is not valid for rental properties, cooperatives, mobile homes, residential lots, or specialty homes (log home, prefab home, underground solar home, etc.). Prime Rate is variable based on the Prime Rate published on the last day of each month in the Wall Street Journal. As of October 31, 2019, Prime Rate is 4.75%.

<sup>1</sup> To receive the introductory rate, you must take an initial draw of \$15,000 or more at closing from your new line of credit. Initial balances as well as any other outstanding balances on your new line of credit during the first 12 months after the loan closing date will be calculated at the introductory fixed rate of 3.24% APR which is 1.51% below the current standard rate of Prime + 0.00% (4.75% APR as of October 31, 2019). After 12 months, your APR will revert to a variable rate as low as Prime + 0.00% APR (4.75% as of October 31, 2019) for the remaining life of the line. The maximum rate that can be charged is 16% or the maximum permitted by state law, whichever is less.

<sup>2</sup> Minimum line size associated with this rate is \$100,000.

<sup>3</sup> There is no origination fee charged to open a Fidelity Bank Home Equity Line. Other fees may be charged at origination, closing or subsequent to closing, ranging from \$0 to \$1,500 and may vary. Property insurance and flood insurance, where applicable, may be required.

<sup>4</sup> Fidelity Bank may pay up to \$750 of closing costs for lines of \$100,000 or more.

<sup>5</sup> Consult your tax advisor for details.

Limited time offer. This program may change or end at any time.