

Low Variable-Rate HELOC

Variable Rates as low as **3.250%^{APR*}**

Variable Rates as low as **3.375%^{APR*}**

Peace of Mind... when life changes happen, your equity is available at your fingertips

Instant Cash... for Education Expenses, Home Improvement Projects or Debt Management.

Safety... because your monthly payment will remain \$9 per \$1,000 outstanding, even if interest rates skyrocket.**

Apply for your Home Equity Line of Credit online at www.metro1cu.org, call (800) 435-4040 or (925) 682-6650, or stop by for more details.



**APR is Annual Percentage Rate. The Initial Introductory Rate will be in effect until the first change date following the first full quarter after the date of the signed HELOC Agreement. All loans are subject to METRO 1's Custom Loan Rate Policy. The custom level rate for each individual loan will be assigned at the time the loan is underwritten based on the member's credit worthiness. The advertised rate is for LEVEL 1 and LEVEL 2. Variable Rate Index for 3.250% APR is based on the Prime Rate as published in the Wall Street Journal. Variable Rate Index for 3.375% APR is based on the 11th District Cost of Funds rounded up to the nearest 0.125%. Metro 1 fees waived with minimum initial advance of \$10,000. Borrower will pay all Third-Party fees. ESTIMATED STANDARD CHARGES (based on a \$100,000 line of credit): Recording Fee (\$55); Appraisal Fee (\$350); Title Insurance (\$110); and Flood Certification Fee (\$18), Credit Report Fee (\$22). Property insurance is required. Terms, rates and conditions are subject to change without notice. This offer good through February 14, 2010.*

***Consult your tax advisor regarding deductibility of interest.*