

BUFFALO POSTAL COMMUNITY FEDERAL CREDIT UNION

Home Equity Programs

Finance up to **75%** of available equity

Closed End

Call for Rate

(Rate locked at application)

Minimum \$5,000.00 – Maximum \$20,000.00

Closing costs* paid by Credit Union on \$10,000.00 or more!

*No prepayment before three years if Credit Union pays closing costs

Open End

Adjustable rate a cap of 15%

Call for Rate

(Annual Percentage Rate may vary)

Minimum \$10,000.00 – Maximum \$200,000.00

Application fee of \$150.00

(Refundable with initial draw of \$15,000.00 at closing)

Closing costs* paid by Credit Union

*LOC must remain open for five years

4-6 Weeks to close

When applying, please bring:

W2 Forms, Current pay stubs, Title Search, Survey, Current Tax Receipts, Last
Mortgage Statement or Discharge of Mortgage, List of Debts

See Loan Department for details

Please Call the Credit Union Loan Department
for an appointment if you have any questions

Main Office
1155 William St
Buffalo NY 14206
Phone: (716) 854-2458

Harlem Branch
3685 Harlem Rd
Buffalo NY 14215
Phone: (716) 835-6355

Orchard Park Branch
3041 Orchard Park Rd
Orchard Park NY 14127
Phone: (716) 675-5900