



Penn State Federal
Credit Union

Our New 15 Year Home Equity Line of Credit

Unlock Your
Home's Potential
with Our HELOC!

6.500%^{APR*}

Current Variable Rate

Here's how it works:

- **10-Year Draw Period:** Access funds when you need them with interest-only payments during the draw.
- **Smooth Transition to Fixed:** After 10 years, your balance converts to a 5-year fixed-rate term loan at our then-current rate.
- **Use It Your Way:** Home improvements, debt consolidation, major purchases — it's your equity, your choice.

Why choose our HELOC?

Competitive rates • Pay interest only while you borrow • Predictable fixed payments later • No need to reapply at the end of the draw period

Put your home's value to work for you!
Enjoy the freedom now and the peace of mind later.

HELOC Disclosure:

*APR=Annual Percentage Rate. APR based on an advance of \$25,000.00 amortized over 180 months at 6.500%. Interest rate is adjustable based on the Wall Street Journal Prime Rate minus .50%. There is a minimum rate floor of 3.50% APR, and a maximum rate of 18.00% APR. The rate shown is current as of October 30, 2025 and can change at any time. Loan-to-value may not exceed 80%. Minimum loan amount of \$5,000. Ten (10) year draw period with interest only monthly payments and five (5) year repayment period of monthly principal and interest payments. During the ten (10) year draw period your monthly payment and APR may vary. During the five (5) year repayment period the APR will be fixed and the payment will not change. A \$25,000 loan at 6.500% APR and for 30 days of interest, the interest-only payment would be \$133.56. Limited-time no origination fee. No annual maintenance fee. No other discounts apply. Home Equity loans are available only on residences in Pennsylvania. Homeowners insurance is required on the property that secures the HELOC; flood insurance may also be required. The Credit Union may pay third-party fees on your behalf. If we do, and you pay off and close your home equity loan within 36 months, you agree to reimburse us for the actual amount of bona fide third-party fees paid, as permitted by applicable law. All loan products subject to credit approval. For a better understanding of Home Equity Lines of Credit, please read: What is a home equity line of credit (HELOC)? | Consumer Financial Protection Bureau. Equal Opportunity Lender. Equal Housing Lender. Penn State Federal Credit Union NMLS #401924.

www.pennstatefederal.com • 814-865-7728 • 800-828-4636

