

HOME EQUITY LINE OF CREDIT

REPAIRS

REMODELS

PURCHASES

7.50%*
APR

**FIXED FOR THE
FIRST 7 YEARS!**

Home-sweet-home Equity Line of Credit

With our Home Equity Line of Credit (HELOC), there's no reason your home shouldn't look and function at its best. Whether you want a new kitchen, updated bathroom, or to simply make long overdue repairs - we make accessing the funds for home improvement projects simple and stress-free.

How do HELOC's work?

Home Equity Lines of Credit allow you to borrow against the equity you have in your home, at a rate that is typically lower than most credit cards and personal loans. The line of credit functions similarly to a credit card, so you only pay on the funds you use rather than receiving a lump sum upfront that is paid off like a traditional loan.

Opening a HELOC is a smart idea even if you don't plan on using it right away, because it gives you the peace of mind knowing that you have funds available for an emergency or whenever you decide to make home improvements.

Unlock your home's potential with equity

- Low interest rates
- Affordable payments
- Easy access to funds

Applying for a HELOC is easy!

Simply visit www.kaipermnw.org, e-mail our loan team at peggy@kaipermnw.org, or call 971.266.4900 ext. 3249 to ask questions or start the pre-approval and application process.

Interest rates as of 06/01/2024, on approved credit. Offer valid on primary residence and rental properties. 6.95% annual percentage rate will adjust every 7 years on the anniversary date of your loan. After the first 7 years, the rate will be based on the Wall Street Journal Prime Rate plus 1.50% for DA members and Wall Street Prime plus 3.50% for non-DA members. The maximum APR that can apply is 18% with a minimum APR of 4.00%. The loan payment is amortized over a 360 month term. Please call the credit union for full details. NMLS ID# 405420.



Hurry! Limited time offer