

Home Equity Line of Credit

There's No Better Time to Let Your Home Work for You!



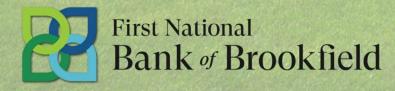
4.90% APR

Introductory Fixed Rate for the First 12 Months. Prime Rate* (variable) thereafter

No Closing Costs or Annual Fees

A Home Equity Line of Credit (HELOC) can be an easy, affordable way to finance home improvements, college expenses, debt consolidation, etc., etc., etc.

Stop in or call (708) 485-2770 for more details



* 10 Year Interest only Ioan with Maximum Credit Limit of \$500,000. APR = Annual Percentage Rate of 4.90% fixed. APR is the introductory rate for the first 12 months. After the introductory period, the rate will adjust to the current variable rate based on the highest Prime Rate as published in the Wall Street Journal with a maximum Ioan to value of 80% for 1st mortgage and 70% for 2nd mortgage. APR's accurate as of 10/1/2025 and subject to change. The maximum Annual Percentage Rate that can apply is 15%. The minimum Annual Percentage Rate that can apply is 4.25%. Except for this 15% "cap" and 4.25% "floor", there is no limit on the amount by which the annual percentage rate on the account can change during any one year period. Home Equity Line of Credit Early Termination Fee: Early termination fee of \$750 may be assessed if the Home Equity Line of Credit is closed within the first three years. Subject to approval and underwriting standards.

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