

WHAT YOU SHOULD KNOW ABOUT

Home Equity Lines of Credit (HELOC)

Borrowing from the
value of your home



Consumer Financial
Protection Bureau



An official publication of the U.S. government

How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at [cfpb.gov/mortgages](https://www.cfpb.gov/mortgages). You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
HELOC <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable. typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
SECOND MORTGAGE OR HOME EQUITY LOAN <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
CASH-OUT REFINANCE <i>You replace your existing mortgage with a bigger mortgage and take the difference in cash</i>	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage

<p>PERSONAL LINE OF CREDIT <i>You borrow based on your credit, without using your home as collateral</i></p>	<p>Up to your credit limit, as determined by the lender</p>	<p>Variable, typically</p>	<p>No</p>	<p>Continue repaying and borrowing for several years without additional approvals or paperwork</p>	<p>Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral</p>
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Compare a HELOC to other money sources

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
<p>RETIREMENT PLAN LOAN <i>You borrow from your retirement savings in a 401(k) or similar plan through your current employer</i></p>	<p>Generally, up to 50% of your vested balance or \$50,000, whichever is less</p>	<p>Fixed</p>	<p>No</p>	<p>Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score</p>	<p>If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent</p>
<p>HOME EQUITY CONVERSION MORTGAGE (HECM) <i>You must be age 62 or older, and you borrow against the equity in your home</i></p>	<p>Depends on your age, the interest rate on your loan, and the value of your home</p>	<p>Fixed or variable</p>	<p>Yes</p>	<p>You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die</p>	<p>The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs</p>
<p>CREDIT CARD <i>You borrow money from the credit card company and repay as you go</i></p>	<p>Up to the amount of your credit limit, as determined by the credit card company</p>	<p>Fixed or variable</p>	<p>No</p>	<p>No minimum purchase; consumer protections in the case of fraud or lost or stolen card</p>	<p>Higher interest rate than a loan that uses your home as collateral</p>
<p>FRIENDS AND FAMILY <i>You borrow money from someone you are close to</i></p>	<p>Agreed on by the borrower and lender</p>	<p>Variable, fixed or other</p>	<p>No</p>	<p>Reduced waiting time, fees, and paperwork compared to a formal loan</p>	<p>Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong</p>

How HELOCs work

PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, \$300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

MAKE REPAYMENTS DURING THE “DRAW PERIOD”

Some plans set a minimum monthly payment that includes a portion of the **principal** (the amount you borrow) plus accrued interest. The portion of your payment that goes toward principal typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

ENTER THE “REPAYMENT PERIOD”

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a **balloon payment**. You must be prepared to make this **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.

GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

		OFFER A	OFFER B	OFFER C
Initiating the HELOC				
Credit limit	\$			
First transaction	\$			
Minimum transaction	\$			
Minimum balance	\$			
Fixed annual percentage rate	<input type="checkbox"/>			
Variable annual percentage rate	<input type="checkbox"/>			
» Index used and current value				
» Amount of margin				
» Frequency of rate adjustments				
» Amount/length of discount rate (if any)				
» Interest rate cap and floor				
Length of plan				
» Draw period				
» Repayment period				
Initial fees				
» Appraisal fee	\$			
» Application fee	\$			

GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

	OFFER A	OFFER B	OFFER C
» Up-front charges, including points	\$		
» Early termination fee	\$		
» Closing costs			
During the draw period			
» Interest and principal payments	\$		
» Interest-only payments?	\$		
» Fully amortizing payments	\$		
» Annual fee (if applicable)	\$		
» Transaction fee (if applicable)	\$		
» Inactivity fee	\$		
» Prepayment and other penalty fees	\$		
During the repayment period			
» Penalty for overpayments?			
» Fully amortizing payment amount?			
» Balloon repayment of full balance owed?			
» Renewal available?			
» Refinancing of balance by lender?			
» Conversion to fixed-term loan?			

How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy. Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year

- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to a counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

Right to cancel (also called right to rescind)

If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

TIP

Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

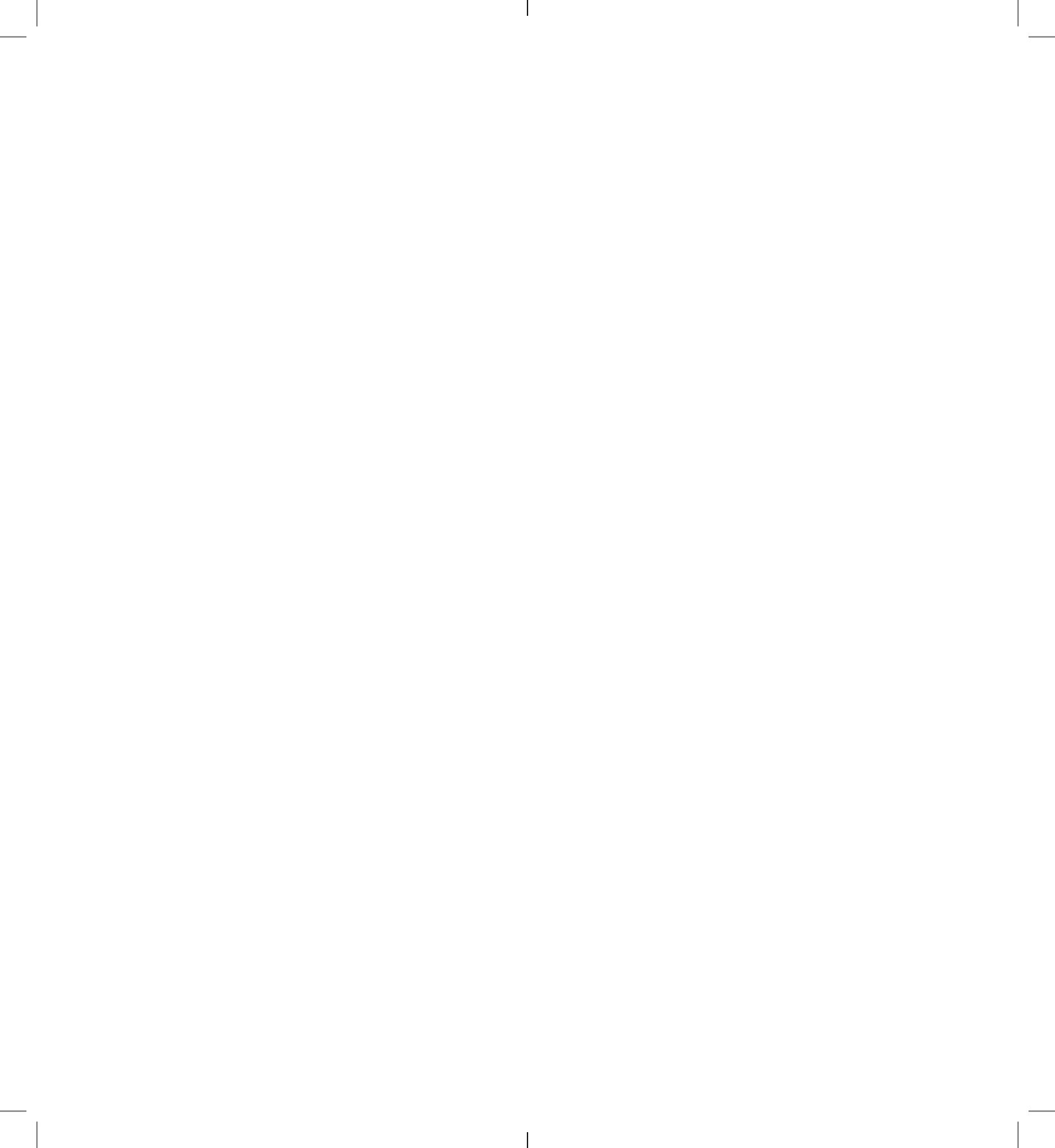
If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.

WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.



In this booklet:

ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

ONLINE TOOLS

CFPB website
cfpb.gov

Answers to common questions
cfpb.gov/askcfpb

Tools and resources for home buyers
cfpb.gov/owning-a-home

Talk to a HUD-approved housing counselor
cfpb.gov/find-a-housing-counselor

Submit a complaint
cfpb.gov/complaint

**The following “Important Terms of our Home Equity Line of Credit” notice applies to all
Huntington National Bank real-estate secured credit lines except for credit lines
secured by a Texas homestead property subject to Texas Constitution Section 50(a)(6)
or credit lines in second lien position secured by property in Missouri.**

IMPORTANT TERMS
of our
HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit, which we call our Secured Personal Credit Line account. You should read it carefully and keep a copy for your records.

Availability Of Terms

All of the terms described below are subject to change before you open your account. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

Security Interest

We will take a mortgage, deed of trust or other security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions

We have the right to terminate your account, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- You do not meet the repayment terms of the agreement for your account.
- Your action or inaction adversely affects the collateral for your account or our rights in the collateral.

We have the right to refuse to make additional extensions of credit or reduce your credit limit during any period in which:

- The value of the dwelling securing your account has declined significantly below its appraised value for purposes of the account.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the agreement for your account.
- Government action prevents us from imposing the annual percentage rate or rates provided for in the agreement for your account.
- Government action impairs our security interest in your home such that the value of the interest is less than 120% of the credit line.
- A regulatory agency has notified us that continued extensions of credit would constitute an unsafe and unsound practice.
- The maximum annual percentage rate is reached.

The agreement for your account permits us to make changes to the terms of the agreement at specified times or upon the occurrence of specified events.

Minimum Payment Requirements

You can obtain advances or make purchases for 10 years. This is known as the "Draw Period." During the Draw Period, your payments will be due monthly. The minimum monthly payment amount for each monthly statement period during the Draw Period will be your choice of either (i) the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("interest only option") or (ii) 0.42% of the outstanding balance of principal as of the end of that monthly statement period, plus the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("principal and interest option"). If you choose the interest only option and you pay only the minimum monthly payment each month, you will not reduce the outstanding balance of principal on your account during the Draw Period.

After the Draw Period ends, you will no longer be able to obtain advances or make purchases and you must repay any outstanding balance. This is known as the "Repayment Period". The scheduled length of the Repayment Period will be 20 years, unless your account is paid off earlier. During the Repayment Period, your payments will be due monthly. The minimum monthly payment amount for each monthly statement period during the Repayment Period will be the greater of (i) 0.42% of the outstanding balance of principal at the beginning of the Repayment Period, plus the amount of periodic rate finance charges that accrued on the outstanding

balance of principal during that statement period or (ii) \$100.

You have the option, subject to our consent, to transfer balances on your account into one or more subaccounts, each with a fixed annual percentage rate and a separate minimum monthly payment amount in addition to the minimum monthly payment amount described above for the general account balance. We call each of these subaccounts a "Personal Selection Feature". We offer two types. Fixed-Payment Personal Selection Features may be set up prior to 3 months before the end of the Draw Period for terms of 12, 24, 36, 48, 60, 72, 84, 96, 108, 120, 180 or 240 months. Interest-Only Personal Selection Features may be set up with fixed-rate periods of 12, 36, 60 or 84 months, but only if those periods end before the end of the Draw Period. The minimum balance to transfer to any Personal Selection Feature is \$2,500. There is a fee of \$75 to set up each Personal Selection Feature, and a fee of \$100 each time you ask us to convert the balance in a Personal Selection Feature back to the general account balance.

The fixed annual percentage rate for each Personal Selection Feature is based on the value of an index. The index we use is based on the term of the Personal Selection Feature you request. The index is the rate shown in the month column for "interest rate swaps" published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." The rate applicable to a particular Personal Selection Feature is the rate that corresponds to the term shown below:

<i>Term of Personal Selection Feature</i>	<i>Use rate for</i>
Up to 36 months	3-year interest rate swaps
Greater than 36 months up to 60 months	5-year interest rate swaps
Greater than 60 months up to 120 months	7-year interest rate swaps
Greater than 120 months	10-year interest rate swaps

To determine the fixed annual percentage rate that will apply for any Personal Selection Feature, we first determine the index value from the most recently available "Selected Interest Rates" as of the time we act on your request to establish the Personal Selection Feature. We then add the value of the Personal Selection Feature margin. For each Fixed-Payment Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that Fixed-Payment Personal Selection Feature for its full term. For each Interest-Only Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that feature for the specified fixed-rate period, and following the end of that fixed-rate period the same variable annual percentage rate applicable to the general account balance will apply to any remaining balance in that Interest-Only Personal Selection Feature. The maximum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **18.000%**. The minimum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **5.490%**. A recent fixed **ANNUAL PERCENTAGE RATE** we have used is 7.87%. The annual percentage rate includes only interest and not other costs. Ask us for the current index value, margin, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

The minimum monthly payment amount for each Fixed-Payment Personal Selection Feature for each monthly statement period, whether during the Draw Period or the Repayment Period, will be the amount we compute is necessary to repay the initial balance in that Fixed-Payment Personal Selection Feature in substantially equal payments over its term at the applicable fixed annual percentage rate. The minimum monthly payment amount for each Interest-Only Personal Selection Feature for each monthly statement period will be the amount of periodic rate finance charges that accrued on the outstanding principal balance in that Interest-Only Personal Selection Feature during that statement period. If you pay only the minimum monthly payment for an Interest-Only Personal Selection Feature each month, you will not reduce the outstanding balance of principal in that Interest-Only Personal Selection Feature. If there is an outstanding balance of principal in any Interest-Only Personal Selection Feature at the end of the Draw Period, that balance will be transferred back to the general account balance at that time. No conversion fee applies to this transfer.

The minimum payment requirements described above do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Minimum Payment Example

If you took a single \$10,000 advance as soon as possible and the **ANNUAL PERCENTAGE RATE** was 7.24%, it would take 274 months to pay off the advance if you made only the minimum payments under the interest only option and 196 months to pay off the advance if you made only the minimum payments under the principal and interest option. During that period, (i) under the interest only option you would make 120 payments of \$60.33, followed by 154 payments varying from \$53.21 to \$102.33 and (ii) under the principal and interest option you would make 120 payments varying from \$62.02 to \$102.33, followed by 76 payments varying from \$26.03 to \$100.00. Even though the annual percentage rate may vary both during the Draw Period and the Repayment Period, this example assumes that no rate changes occur. This example also assumes the balance is not transferred to any Personal Selection Feature. This payment example does not include any other charges or fees that may also be due as part of your minimum monthly payment.

Fees And Charges

We may require you to pay certain real estate fees to third parties to open your account. These fees are estimated in the range shown below and do not include title insurance or mortgage tax. If you ask, we will give you an itemization of these fees. Also, you must carry insurance on the property that secures your account. Certain fees related to Personal Selection Features are described above under "Minimum Payment Requirements".

Range of third party real estate fees*: **\$185 to \$1,003** Title insurance is required for line amounts greater than \$750,000 at an average rate of \$12.38 per \$10,000 in credit extended depending on the state the property is located. Notary fees ranging from \$165 to \$400 may apply if line closing occurs outside of a Huntington branch footprint state.

For lines secured by property in Minnesota, a mortgage registry tax may be required at a rate of 0.23% of the dollar amount of credit extended and potentially a conservation tax of \$5 per mortgage recording. For lines secured by property in Florida, an intangible tax is required at a rate of \$.002 per \$1.00 in amount financed, and for lines executed in Florida, even if not secured by property in Florida, a documentary stamp tax is required at a rate of \$0.35 per \$100 of the amount financed. For lines secured by property in Tennessee, an indebtedness tax is required at a rate of \$0.115 per \$100 of credit extended. For lines secured by property in Alabama, a deed tax is required at a rate of \$0.50 per \$500 or fraction thereof of consideration or value of interest conveyed. For lines secured by property in Georgia, an intangible recording tax is required at a rate of \$1.50 per \$500 or fraction thereof of the mortgage. For lines secured by property in the City of New Orleans, a transfer tax is required on deeds and mortgages for \$325 per document.

Annual fee: **\$60.00**

*High-end range is based upon maximum loan amounts

Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for your account.

Variable Rate

This account has a variable rate for balances not in any Personal Selection Feature. The annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result.

The annual percentage rate includes only interest and not other costs.

The annual percentage rate is based on the value of an index. The index we use is the "Bank Prime Loan" rate published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." To determine the annual percentage rate for any monthly statement period, we first determine the index value as of the next-to-last business day of that monthly statement period. We then add the value of your Primary Line Feature margin.

Ask us for the current index value, margin, discount or premium, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

Rate Changes

The annual percentage rate for balances not in any Personal Selection Feature can change monthly. Other than the rate "cap" and "floor" described below, there is no limit on the amount by which the rate can change for balances not in any Personal Selection Feature during any one-year period.

The maximum **ANNUAL PERCENTAGE RATE** that can apply to any balances in your account is **18.000%**. The minimum **ANNUAL PERCENTAGE RATE** for balances not in any Personal Selection Feature is **2.960%**. The minimum **ANNUAL PERCENTAGE RATE** for balances in any Personal Selection Feature is **5.490%**.

Maximum Rate And Payment Examples

If at the beginning of the Draw Period the ANNUAL PERCENTAGE RATE for balances not in any Personal Selection Feature equaled the 18% maximum and you had an outstanding balance of \$10,000, the minimum monthly payment would be \$150.00 if you choose the interest only option and \$192.00 if you choose the principal and interest option. This annual percentage rate could be reached during the first month of the Draw Period.

If you had an outstanding balance of \$10,000 at the beginning of the Repayment Period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% for balances not in any Personal Selection Feature would be \$192.00. This annual percentage rate could be reached during the first month of the Repayment Period.

These payment examples do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Historical Example

The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 advance not in any Personal Selection Feature would have changed based on changes in the value of the index over the past 15 years. For both the Draw Period and the Repayment Period, the index values are for the next-to-last business day of the billing cycle that ends on December 31st of each year. Payment amounts are for statement periods ending on the 31st day of December of each year.

The table assumes that the \$10,000 advance was taken as soon as possible and that no additional advances were taken. It also assumes that (i) only the minimum payments were made, (ii) payments were made on the payment due date, (iii) the rate remained constant during each 12-month period, and (iv) all months have an equal number of days. It does not necessarily indicate how the value of the index or your payments will change in the future. This example does not reflect the effect of balances in any Personal Selection Feature. This example does not reflect a complete Repayment Period.

	Year	Index (%)	Margin * (%)	<u>ANNUAL PERCENTAGE RATE</u> (%)	Interest Only Plan Minimum Payment ** (\$)	Principal and Interest Plan Minimum Payment ** (\$)
Draw Period	2011	3.25	.49	3.74	\$31.17	\$73.17
	2012	3.25	.49	3.74	\$31.17	\$69.56
	2013	3.25	.49	3.74	\$31.17	\$66.14
	2014	3.25	.49	3.74	\$31.17	\$62.88
	2015	3.50	.49	3.99	\$33.25	\$61.48
	2016	3.75	.49	4.24	\$35.33	\$60.08
	2017	4.50	.49	4.99	\$41.58	\$61.73
	2018	5.25	.49	5.74	\$47.83	\$63.08
	2019	4.75	.49	5.24	\$43.67	\$57.19
	2020	3.25	.49	3.74	\$33.17	\$46.44
Repayment Period	2021	3.25	.49	3.74	\$100.00***	\$100.00***
	2022	7.50	.49	7.99	\$101.87	\$100.00***
	2023	8.50	.49	8.99	\$105.59	\$100.00***
	2024	7.50	.49	7.99	\$100.00***	\$100.00***
	2025	6.75	.49	7.24	\$100.00***	\$100.00***

* This is a margin we have used recently. Your margin may be different.

** In this historical example, the payment amounts do not include any other charges or fees which may also be due as part of the minimum monthly payment.

*** This reflects the \$100 required minimum payment.

Other Products

If you ask, we will provide you with information on our other available home equity credit line accounts.

The following “Important Terms of our Home Equity Line of Credit” notice applies only to Huntington National Bank real-estate secured credit lines secured by a Texas homestead property subject to Texas Constitution Section 50(a)(6).

**IMPORTANT TERMS
of our
HOME EQUITY LINE OF CREDIT**

**THIS PERTAINS ONLY TO AN EXTENSION OF CREDIT THAT IS THE TYPE OF CREDIT
DEFINED IN SUBSECTION (a)(6) OF SECTION 50, ARTICLE XVI OF THE TEXAS
CONSTITUTION**

This disclosure contains important information about our Home Equity Line of Credit, which we call our Secured Personal Credit Line account. You should read it carefully and keep a copy for your records.

Availability Of Terms

All of the terms described below are subject to change before you open your account. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

Security Interest

We will take a mortgage, deed of trust or other security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions

We have the right to terminate your account, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- You engage in fraud or material misrepresentation in connection with your account.
- You do not meet the repayment terms of the agreement for your account.
- Your action or inaction adversely affects the collateral for your account or our rights in the collateral.

We have the right to refuse to make additional extensions of credit or reduce your credit limit during any period in which:

- The value of the dwelling securing your account has declined significantly below its appraised value for purposes of the account.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the agreement for your account.
- Government action prevents us from imposing the annual percentage rate or rates provided for in the agreement for your account.
- Government action impairs our security interest in your home such that the value of the interest is less than 120% of the credit line.
- A regulatory agency has notified us that continued extensions of credit would constitute an unsafe and unsound practice.
- The maximum annual percentage rate is reached.
- The total outstanding principal balance, plus the aggregate principal balances of all indebtedness secured by the property, exceeds an amount equal to eighty percent (80%) of the fair market value of the property as determined on the Date of this Agreement.

The agreement for your account permits us to make changes to the terms of the agreement at specified times or upon the occurrence of specified events.



Minimum Payment Requirements

You can obtain advances or make purchases for 10 years. This is known as the "Draw Period." During the Draw Period, your payments will be due monthly. The minimum monthly payment amount for each monthly statement period during the Draw Period will be your choice of either (i) the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("interest only option") or (ii) 0.42% of the outstanding balance of principal as of the end of that monthly statement period, plus the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("principal and interest option"). If you choose the interest only option and you pay only the minimum monthly payment each month, you will not reduce the outstanding balance of principal on your account during the Draw Period.

After the Draw Period ends, you will no longer be able to obtain advances or make purchases and you must repay any outstanding balance. This is known as the "Repayment Period". The scheduled length of the Repayment Period will be 20 years, unless your account is paid off earlier. During the Repayment Period, your payments will be due monthly. The minimum monthly payment amount for each monthly statement period during the Repayment Period will be an amount that would be sufficient to repay in full the outstanding principal balance, in substantially equal payments, at the then-current Annual Percentage Rate, over the remaining term of the Repayment Period.

You have the option, subject to our consent, to transfer balances on your account into one or more subaccounts, each with a fixed annual percentage rate and a separate minimum monthly payment amount in addition to the minimum monthly payment amount described above for the general account balance. We call each of these subaccounts a "Personal Selection Feature". We offer two types. Fixed-Payment Personal Selection Features may be set up during the Draw Period for terms of 12, 24, 36, 48, 60, 72, 84, 96, or 108 months, but the selected term period is only available if it ends before the end of the Draw Period. Interest-Only Personal Selection Features may be set up with fixed-rate periods of 12, 36, 60 or 84 months, but only if those periods end before the end of the Draw Period. The minimum balance to transfer to any Personal Selection Feature is \$2,500.

The fixed annual percentage rate for each Personal Selection Feature is based on the value of an index. The index we use is based on the term of the Personal Selection Feature you request. The index is the rate shown in the month column for "interest rate swaps" published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." The rate applicable to a particular Personal Selection Feature is the rate that corresponds to the term shown below:

<i>Term of Personal Selection Feature</i>	<i>Use rate for</i>
Up to 36 months	3-year interest rate swaps
Greater than 36 months up to 60 months	5-year interest rate swaps
Greater than 60 months up to 120 months	7-year interest rate swaps

To determine the fixed annual percentage rate that will apply for any Personal Selection Feature, we first determine the index value from the most recently available "Selected Interest Rates" as of the time we act on your request to establish the Personal Selection Feature. We then add the value of the Personal Selection Feature margin. For each Fixed-Payment Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that Fixed-Payment Personal Selection Feature for its full term. For each Interest-Only Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that feature for the specified fixed-rate period, and following the end of that fixed-rate period the same variable annual percentage rate applicable to the general account balance will apply to any remaining balance in that Interest-Only Personal Selection Feature. The maximum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **18.000%**. The minimum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **5.490%**. A recent fixed **ANNUAL PERCENTAGE RATE** we have used is 7.87%. The annual percentage rate includes only interest and not other costs. Ask us for the current index value, margin, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

The minimum monthly payment amount for each Fixed-Payment Personal Selection Feature for each monthly statement period will be the amount we compute is necessary to fully repay the initial balance in that Fixed-Payment Personal Selection Feature in substantially equal payments over its term at the applicable fixed annual percentage rate. The balance transferred to the Fixed-Payment Personal Selection Feature must be fully repaid prior to the end of the Draw Period. The minimum monthly payment amount for each Interest-Only Personal Selection Feature for each monthly statement period will be the amount of periodic rate finance charges that accrued on the outstanding principal balance in that Interest-Only Personal Selection Feature during that statement period. If you pay only the minimum monthly payment for an Interest-Only Personal Selection Feature each month, you will not reduce the outstanding balance of principal in that Interest-Only Personal Selection Feature. If there is an outstanding balance of principal in any Interest-Only Personal Selection Feature at the end of the Draw Period, that balance will be transferred back to the general account



balance at that time.

The minimum payment requirements described above do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Minimum Payment Example

If you took a single \$10,000 advance as soon as possible and the **ANNUAL PERCENTAGE RATE** was 7.24%, it would take 360 months to pay off the advance if you made only the minimum payments under the interest only option and 360 months to pay off the advance if you made only the minimum payments under the principal and interest option. During that period, (i) under the interest only option you would make 120 payments of \$60.33, followed by 240 payments of \$78.98 and (ii) under the principal and interest option you would make 120 payments varying from \$62.02 to \$102.33, followed by 240 payments of \$47.66. Even though the annual percentage rate may vary both during the Draw Period and the Repayment Period, this example assumes that no rate changes occur. This example also assumes the balance is not transferred to any Personal Selection Feature. This payment example does not include any other charges or fees that may also be due as part of your minimum monthly payment.

Fees And Charges

We may require you to pay certain real estate fees to third parties to open your account. These fees are estimated in the range shown below and do not include title insurance or mortgage tax. If you ask, we will give you an itemization of these fees. Also, you must carry insurance on the property that secures your account.

Range of third party real estate fees*: \$488 to \$1,003 Title insurance is required for line amounts greater than \$750,000 at an average rate of \$53.32 per \$10,000 in credit extended. Notary fees ranging from \$275 to \$400 may apply.

*High-end range is based upon maximum loan amounts

Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for your account.

Variable Rate

This account has a variable rate for balances not in any Personal Selection Feature. The annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result.

The annual percentage rate includes only interest and not other costs.

The annual percentage rate is based on the value of an index. The index we use is the "Bank Prime Loan" rate published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." To determine the annual percentage rate for any monthly statement period, we first determine the index value as of the next-to-last business day of that monthly statement period. We then add the value of your Primary Line Feature margin.

Ask us for the current index value, margin, discount or premium, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

Rate Changes

The annual percentage rate for balances not in any Personal Selection Feature can change monthly. Other than the rate "cap" and "floor" described below, there is no limit on the amount by which the rate can change for balances not in any Personal Selection Feature during any one-year period.

The maximum **ANNUAL PERCENTAGE RATE** that can apply to any balances in your account is **18.000%**. The minimum **ANNUAL PERCENTAGE RATE** for balances not in any Personal Selection Feature is **2.960%**. The minimum **ANNUAL PERCENTAGE RATE** for balances in any Personal Selection Feature is **5.490%**.

Maximum Rate And Payment Examples

If at the beginning of the Draw Period the **ANNUAL PERCENTAGE RATE** for balances not in any Personal Selection Feature equaled the 18% maximum and you had an outstanding balance of \$10,000, the minimum monthly payment would be \$150.00 if you choose the interest only option and \$192.00 if you choose the principal and interest option. This annual percentage rate could be reached during the first month of the Draw Period.

If you had an outstanding balance of \$10,000 at the beginning of the Repayment Period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18% for balances not in any Personal Selection Feature would be \$154.33. This annual percentage rate could be reached during the first month of the Repayment Period.



These payment examples do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Historical Example

The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 advance not in any Personal Selection Feature would have changed based on changes in the value of the index over the past 15 years. For both the Draw Period and the Repayment Period, the index values are for the next-to-last business day of the billing cycle that ends on December 31st of each year. Payment amounts are for statement periods ending on the 31st day of December of each year.

The table assumes that the \$10,000 advance was taken as soon as possible and that no additional advances were taken. It also assumes that (i) only the minimum payments were made, (ii) payments were made on the payment due date, (iii) the rate remained constant during each 12-month period, and (iv) all months have an equal number of days. It does not necessarily indicate how the value of the index or your payments will change in the future. This example does not reflect the effect of balances in any Personal Selection Feature. This example does not reflect a complete Repayment Period.

	Year	Index (%)	Margin *	<u>ANNUAL PERCENTAGE RATE</u> (%)	Interest Only Plan Minimum Payment ** (\$)	Principal and Interest Plan Minimum Payment ** (\$)
Draw Period	2011	3.25	.49	3.74	\$31.17	\$73.17
	2012	3.25	.49	3.74	\$31.17	\$69.56
	2013	3.25	.49	3.74	\$31.17	\$66.14
	2014	3.25	.49	3.74	\$31.17	\$62.88
	2015	3.50	.49	3.99	\$33.25	\$61.48
	2016	3.75	.49	4.24	\$35.33	\$60.08
	2017	4.50	.49	4.99	\$41.58	\$61.73
	2018	5.25	.49	5.74	\$47.83	\$63.08
	2019	4.75	.49	5.24	\$43.67	\$57.19
	2020	3.25	.49	3.74	\$33.17	\$46.44
Repayment Period	2021	3.25	.49	3.74	\$59.24	\$35.75
	2022	7.50	.49	7.99	\$82.46	\$49.76
	2023	8.50	.49	8.99	\$88.26	\$53.26
	2024	7.50	.49	7.99	\$82.68	\$49.90
	2025	6.75	.49	7.24	\$78.80	\$47.55

* This is a margin we have used recently. Your margin may be different.

** In this historical example, the payment amounts do not include any other charges or fees which may also be due as part of the minimum monthly payment.

Other Products

If you ask, we will provide you with information on our other available home equity credit line accounts.



The following “Important Terms of our Home Equity Line of Credit” notice applies only to Huntington National Bank real-estate secured credit lines in second lien position secured by property in Missouri.

**IMPORTANT TERMS
of our
HOME EQUITY LINE OF CREDIT**

This disclosure contains important information about our Home Equity Line of Credit, which we call our Secured Personal Credit Line account. You should read it carefully and keep a copy for your records.

Availability Of Terms

All of the terms described below are subject to change before you open your account. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

Security Interest

We will take a mortgage, deed of trust or other security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions

We have the right to terminate your account, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- You do not meet the repayment terms of the agreement for your account.
- Our prospect of payment, performance, or ability to realize upon the collateral is significantly impaired, which may include if you engage in fraud or material misrepresentation at any time in connection with the account, or if you take an action or inaction that adversely affects our collateral for the account or any of our rights in the collateral.

We have the right to refuse to make additional extensions of credit or reduce your credit limit during any period in which:

- The value of the dwelling securing your account has declined significantly below its appraised value for purposes of the account.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the agreement for your account.
- Government action prevents us from imposing the annual percentage rate or rates provided for in the agreement for your account.
- Government action impairs our security interest in your home such that the value of the interest is less than 120% of the credit line.
- A regulatory agency has notified us that continued extensions of credit would constitute an unsafe and unsound practice.
- The maximum annual percentage rate is reached.

The agreement for your account permits us to make changes to the terms of the agreement at specified times or upon the occurrence of specified events.

Minimum Payment Requirements

You can obtain advances or make purchases for 10 years. This is known as the "Draw Period." During the Draw Period, your payments will be due monthly. The minimum monthly payment amount for each monthly statement period during the Draw Period will be your choice of either (i) the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("interest only option") or (ii) 0.42% of the outstanding balance of principal as of the end of that monthly statement period, plus the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period ("principal and interest option"). If you choose the interest only option and you pay only the minimum monthly payment each month, you will not reduce the outstanding balance of principal on your account during the Draw Period.

After the Draw Period ends, you will no longer be able to obtain advances or make purchases and you must repay any outstanding balance. This is known as the "Repayment Period". The scheduled length of the Repayment Period will be 20 years, unless your account is paid off earlier. During the Repayment Period, your payments will be due monthly. The minimum monthly payment

amount for each monthly statement period during the Repayment Period will be the greater of (i) 0.42% of the outstanding balance of principal at the beginning of the Repayment Period, plus the amount of periodic rate finance charges that accrued on the outstanding balance of principal during that statement period or (ii) \$100.

You have the option, subject to our consent, to transfer balances on your account into one or more subaccounts, each with a fixed annual percentage rate and a separate minimum monthly payment amount in addition to the minimum monthly payment amount described above for the general account balance. We call each of these subaccounts a "Personal Selection Feature". We offer two types. Fixed-Payment Personal Selection Features may be set up prior to 3 months before the end of the Draw Period for terms of 12, 24, 36, 48, 60, 72, 84, 96, 108, 120, 180 or 240 months. Interest-Only Personal Selection Features may be set up with fixed-rate periods of 12, 36, 60 or 84 months, but only if those periods end before the end of the Draw Period. The minimum balance to transfer to any Personal Selection Feature is \$2,500. There is a fee of \$75 to set up each Personal Selection Feature, and a fee of \$100 each time you ask us to convert the balance in a Personal Selection Feature back to the general account balance.

The fixed annual percentage rate for each Personal Selection Feature is based on the value of an index. The index we use is based on the term of the Personal Selection Feature you request. The index is the rate shown in the month column for "interest rate swaps" published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." The rate applicable to a particular Personal Selection Feature is the rate that corresponds to the term shown below:

<i>Term of Personal Selection Feature</i>	<i>Use rate for</i>
Up to 36 months	3-year interest rate swaps
Greater than 36 months up to 60 months	5-year interest rate swaps
Greater than 60 months up to 120 months	7-year interest rate swaps
Greater than 120 months	10-year interest rate swaps

To determine the fixed annual percentage rate that will apply for any Personal Selection Feature, we first determine the index value from the most recently available "Selected Interest Rates" as of the time we act on your request to establish the Personal Selection Feature. We then add the value of the Personal Selection Feature margin. For each Fixed-Payment Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that Fixed-Payment Personal Selection Feature for its full term. For each Interest-Only Personal Selection Feature, the fixed annual percentage rate will apply to the balance in that feature for the specified fixed-rate period, and following the end of that fixed-rate period the same variable annual percentage rate applicable to the general account balance will apply to any remaining balance in that Interest-Only Personal Selection Feature. The maximum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **18.000%**. The minimum **ANNUAL PERCENTAGE RATE** applicable to any Personal Selection Feature is **5.490%**. A recent fixed **ANNUAL PERCENTAGE RATE** we have used is 7.87%. The annual percentage rate includes only interest and not other costs. Ask us for the current index value, margin, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

The minimum monthly payment amount for each Fixed-Payment Personal Selection Feature for each monthly statement period, whether during the Draw Period or the Repayment Period, will be the amount we compute is necessary to repay the initial balance in that Fixed-Payment Personal Selection Feature in substantially equal payments over its term at the applicable fixed annual percentage rate. The minimum monthly payment amount for each Interest-Only Personal Selection Feature for each monthly statement period will be the amount of periodic rate finance charges that accrued on the outstanding principal balance in that Interest-Only Personal Selection Feature during that statement period. If you pay only the minimum monthly payment for an Interest-Only Personal Selection Feature each month, you will not reduce the outstanding balance of principal in that Interest-Only Personal Selection Feature. If there is an outstanding balance of principal in any Interest-Only Personal Selection Feature at the end of the Draw Period, that balance will be transferred back to the general account balance at that time. No conversion fee applies to this transfer.

The minimum payment requirements described above do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Minimum Payment Example

If you took a single \$10,000 advance as soon as possible and the ANNUAL PERCENTAGE RATE was 7.24%, it would take 274 months to pay off the advance if you made only the minimum payments under the interest only option and 196 months to pay off the advance if you made only the minimum payments under the principal and interest option. During that period, (i) under the interest only option you would make 120 payments of \$60.33, followed by 154 payments varying from \$53.21 to \$102.33 and (ii) under the principal and interest option you would make 120 payments varying from \$62.02 to \$102.33, followed by 76 payments varying from \$26.03 to \$100.00. Even though the annual percentage rate may vary both during the Draw Period and the Repayment Period, this example assumes that no rate changes occur. This example also assumes the balance is not transferred to any Personal Selection Feature. This payment example does not include any other charges or fees that may also be due as part of your minimum monthly payment.

Fees And Charges

We may require you to pay certain real estate fees to third parties to open your account. These fees are estimated in the range shown below. If you ask, we will give you an itemization of these fees. Also, you must carry insurance on the property that secures your account. Certain fees related to Personal Selection Features are described above under "Minimum Payment Requirements".

Range of third party real estate fees*: \$374 to \$836 Title insurance is required for line amounts greater than \$750,000 at an average rate of \$13.95 per \$10,000. Notary fees ranging from \$165 to \$175 may apply.

Annual fee: \$60.00

*High-end range is based upon maximum loan amounts

Tax Deductibility

You should consult a tax advisor regarding the deductibility of interest and charges for your account.

Variable Rate

This account has a variable rate for balances not in any Personal Selection Feature. The annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result.

The annual percentage rate includes only interest and no other costs.

The annual percentage rate is based on the value of an index. The index we use is the "Bank Prime Loan" rate published by the Board of Governors of the Federal Reserve System in its statistical release H.15(519) entitled "Selected Interest Rates." To determine the annual percentage rate for any monthly statement period, we first determine the index value as of the next-to-last business day of that monthly statement period. We then add the value of your Primary Line Feature margin.

Ask us for the current index value, margin, discount or premium, and annual percentage rate. After you open your account, rate information will be provided on periodic statements that we send you.

Rate Changes

The annual percentage rate for balances not in any Personal Selection Feature can change monthly. Other than the rate "cap" and "floor" described below, there is no limit on the amount by which the rate can change for balances not in any Personal Selection Feature during any one-year period.

The maximum ANNUAL PERCENTAGE RATE that can apply to any balances in your account is **18.000%**. The minimum ANNUAL PERCENTAGE RATE for balances not in any Personal Selection Feature is **2.960%**. The minimum ANNUAL PERCENTAGE RATE for balances in any Personal Selection Feature is **5.490%**.

Maximum Rate And Payment Examples

If at the beginning of the Draw Period the ANNUAL PERCENTAGE RATE for balances not in any Personal Selection Feature equaled the 18% maximum and you had an outstanding balance of \$10,000, the minimum monthly payment would be \$150.00 if you choose the interest only option and \$192.00 if you choose the principal and interest option. This annual percentage rate could be reached during the first month of the Draw Period.

If you had an outstanding balance of \$10,000 at the beginning of the Repayment Period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% for balances not in any Personal Selection Feature would be \$192.00. This annual percentage rate could be reached during the first month of the Repayment Period.

These payment examples do not include any other charges or fees that may also be due as part of your minimum monthly payment.

Historical Example

The following table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 advance not in any Personal Selection Feature would have changed based on changes in the value of the index over the past 15 years. For both the Draw Period and the Repayment Period, the index values are for the next-to-last business day of the billing cycle that ends on December 31st of each year. Payment amounts are for statement periods ending on the 31st day of December of each year.

The table assumes that the \$10,000 advance was taken as soon as possible and that no additional advances were taken. It also assumes that (i) only the minimum payments were made, (ii) payments were made on the payment due date, (iii) the rate remained constant during each 12-month period, and (iv) all months have an equal number of days. It does not necessarily indicate how the value of the index or your payments will change in the future. This example does not reflect the effect of balances in any Personal Selection Feature. This example does not reflect a complete Repayment Period.

	Year	Index (%)	Margin *	<u>ANNUAL PERCENTAGE RATE</u> (%)	Interest Only Plan Minimum Payment ** (\$)	Principal and Interest Plan Minimum Payment ** (\$)
Draw Period	2011	3.25	.49	3.74	\$31.17	\$73.17
	2012	3.25	.49	3.74	\$31.17	\$69.56
	2013	3.25	.49	3.74	\$31.17	\$66.14
	2014	3.25	.49	3.74	\$31.17	\$62.88
	2015	3.50	.49	3.99	\$33.25	\$61.48
	2016	3.75	.49	4.24	\$35.33	\$60.08
	2017	4.50	.49	4.99	\$41.58	\$61.73
	2018	5.25	.49	5.74	\$47.83	\$63.08
	2019	4.75	.49	5.24	\$43.67	\$57.19
	2020	3.25	.49	3.74	\$33.17	\$46.44
Repayment Period	2021	3.25	.49	3.74	\$100.00***	\$100.00***
	2022	7.50	.49	7.99	\$101.87	\$100.00***
	2023	8.50	.49	8.99	\$105.59	\$100.00***
	2024	7.50	.49	7.99	\$100.00***	\$100.00***
	2025	6.75	.49	7.24	\$100.00***	\$100.00***

* This is a margin we have used recently. Your margin may be different.

** In this historical example, the payment amounts do not include any other charges or fees which may also be due as part of the minimum monthly payment.

*** This reflects the \$100 required minimum payment.

Other Products

If you ask, we will provide you with information on our other available home equity credit line accounts.