

# HOME EQUITY LINE OF CREDIT

Introductory Rate

**.75%**<sup>\*</sup>  
APR

**FIXED FOR 3-MONTHS**

Current  
Non-Introductory Rate

**4.25%**<sup>\*</sup>  
APR

**AFTER 3-MONTHS**

## FEES WAIVED\*\*

*\*This Home Equity Line of Credit bears an initial Annual Percentage Rate (APR) of 0.75% fixed for a period of three months from the date of origination if an initial draw of \$10,000 or more is taken at closing. Following this initial rate period, the rate will vary adjusting daily to a rate equal to the Wall Street Prime Interest Rate, currently 4.25% APR. This offer applies to new money only. The rate in Pennsylvania will never fall below 4.00% APR, nor rise above 25% APR; the rate in New York will never fall below 4.00% APR nor rise above 16%. A checking account with autodraft of payment is required to receive the rate; other rates & terms available. This offer is available to borrowers for owner-occupied 1-4 family primary residence with loan to value ratios up to 80%. Other rates and terms are available. Offer subject to credit and collateral approval. This offer is effective 07/01/17 and may be modified or discontinued without any notice. Property insurance is required. Flood insurance may be required as necessary. See your tax advisor regarding tax deductibility of interest and fees charged.*

*\*\*Fees will be waived if an initial draw of \$10,000 or more is taken at closing and the line remains open for 36 months. For New York properties, the borrower's portion of the New York Mortgage Recording Tax is not waived and must be paid by the borrower. If the line is closed within 36 months, the borrower agrees to repay all waived closing fees. If a draw of less than \$10,000 is taken at closing fees will be charged at closing ranging between \$450 to \$750 in Pennsylvania and \$400 to \$3,250 in New York.*

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