



Rates accurate as of 1/1/2019

Credit Score	739+	738-700	699-680	679 & less
6-Month Introductory APR*	3.24%	3.24%	3.24%	3.24%
Non-introductory APR (70% or less CLTV)	6.25%	6.25%	6.25%	6.50%
Non-introductory APR (71%-80% CLTV)	6.25%	6.25%	6.50%	7.50%
Non-introductory APR (81% or more CLTV)	6.75%	6.75%	7.00%	7.50%

***APR=Annual Percentage Rate.** Introductory APR is fixed for the first six (6) months of your newly opened Home Equity Line of Credit (HELOC). Introductory APR is available only on primary residences. Introductory APR is fixed and based on the Wall Street Journal Prime Rate minus a margin of 2.26%. After the six-month introductory period, the minimum lifetime APR is 4.00% and the maximum lifetime APR is 15.00%. Non-introductory APRs are variable and are based on the Wall Street Journal Prime Rate plus a margin ranging from 0.75%-2.00% depending on your creditworthiness and combined loan-to-value (CLTV). The APR can change quarterly on the 1st of January, April, July, and October based on the Wall Street Journal Prime Rate. No annual fee the first year, thereafter \$50. Typical closing costs range from \$90-\$1,050. Of that amount, up to \$400 can be waived (other than appraisal, if required). Good news! If your line is \$100k or less and you're not paying off an existing lien (like a 2nd or HELOC elsewhere), your new Columbia CU HELOC will likely have no-closing costs! Columbia CU HELOCs are subject to application and credit approval. Please consult your tax advisor regarding tax deductibility of interest and charges. Homeowner's insurance is required. Equal Housing Opportunity.