



Home Equity Line of Credit (HELOC)

Rates accurate as of 04-21-2025

APR* for	
6-Month Introductory APR	5.24%
Non-introductory APR (70% or less CLTV)	8.25%
Non-introductory APR (71%-80% CLTV)	8.25% - 9.50%
Non-introductory APR (81% or more CLTV)	8.75% - 9.50%

***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% and has a minimum 1.99% APR. 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 \$50-\$1,050.

During the promotional period, Columbia Credit Union will waive the standard closing costs (Origination, Title, Flood, and Recording fees). The promotion does not apply to full appraisal costs or escrow fees, or any additional title fees, if required. Appraisal fees are to be paid upfront by the member in the event that the full appraisal becomes necessary.

To qualify, applications must be received during the promotional period, April 21, 2025, to June 2, 2025. To qualify, the home equity loan or line of credit must be funded by July 10, 2025.

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. Membership is required to borrow.