COLUMBIA CREDIT UNION

Home Equity Line of Credit (HELOC)

Rates accurate as of10/30/2025

APR* for	
6-Month Introductory APR	4.74%
Non-introductory APR (70% or less CLTV)	7.75%
Non-introductory APR (71%-80% CLTV)	7.75% - 15.00%
Non-introductory APR (81% or more CLTV)	8.25% - 15.00%

***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. Of that amount, Columbia Credit Union will cover up to $400 in the form of a lender credit (lender credit does not apply to full appraisal costs, if full appraisal is required. Appraisal fees are to be paid upfront by the member in the event the full appraisal becomes necessary). 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.