



Apply now for an Exchange Bank HELOC and receive a **LOW FIXED INTRODUCTORY RATE for 6 months.** (Introductory rate is for New Accounts Only)



HOME EQUITY LINE OF CREDIT

EFFECTIVE November 5, 2018

Interest only, 120 Month Draw Period

Rates based on Wall Street Journal Prime Rate (WSJ) = 5.25%

Rates and terms subject to change without notice.

6 month fixed Intro Rate (New Accounts only)

Commitment Amount	6 month APR as of 11-5-2018**	Rate after 6 months is based on Wall Street Journal Prime Rate plus a margin.	APR after 6 mo. Intro Rate**
\$100,000+	4.00%	Prime plus 0.50% 5.25+.50	5.75%
\$50,000 - \$99,999	4.75%	Prime Plus 1.00% 5.25+1.0	6.25%
\$25,000 - \$49,999	5.50%	Prime plus 2.00% 5.25+2.0	7.25%

**Rates reflect a discount of .50% with an automatic payment from an Exchange Bank Deposit Account

Standard HELOC Rates

Commitment Amount	WSJ Prime Rate	*Margin added to WSJ Prime Rate	APR (Annual Percentage Rate) APR	Term	Points or Fees
\$100,000 to \$250,000	5.25%	*0.50%	5.75%	120 month Draw Period Interest Only Payments	**
\$50,000 - \$99,999	5.25%	*1.00%	6.25%	120 month Draw Period Interest Only Payments	**
\$25,000-\$49,999	5.25%	*2.00%	7.25%	120 month Draw Period Interest Only Payments	**

Please contact us for information regarding line amounts over \$250,000 up to \$1,000,000.

*Interest rates and APR's listed above are for owner occupied (1-4 residential) Northern California properties and reflect a discount of 0.50% with an automatic payment from an Exchange Bank Deposit Account. Rates are based on Wall Street Journal Prime Rate Index as of the last day of the prior month. APR may vary and may increase if the index changes or if the automatic payments are discontinued. Maximum APR is 18%.

Maximum Loan to Value - **CLTV** (80% up \$500,000.00 / The Combined LTV for HELOC requests over \$500,000 up to \$1,000,000.00 limited to 70%)

Borrower must carry property insurance and flood insurance where required by law.

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**You may have to pay certain fees to third parties such as title companies and government agencies, when a sub-escrow is required to pay off an existing lender, or if vesting corrections are needed. These fees range from \$0.00 to \$6,237.00. A no closing cost option is available for single unit properties up to \$250,000.00. Additionally, if any loan documents have to be re-drawn after the initial document preparation, due to missed or canceled appointments, an additional fee of \$100.00 will be assessed and collected at loan signing.

A nonrefundable annual fee of \$75 will be charged to the credit line beginning the second year of the account. A balloon payment will result if only minimum payments are made.

You may be subject to an early closing fee of \$500.00 to \$2500.00 if the account is closed within 35 months of account opening date (fees are determined by commitment amount). *Other fees may be imposed under certain conditions*

Non-owner occupied - rate is increased by 1.00%, loan amount is limited to \$500,000 loan fee is 1% and the maximum loan to value is 70%. (Borrower responsible for all fees over \$400.00)



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