

What do **you** want out of **your** home?

Student
Loans

Vacation

Home
Improvements

Debt
Consolidation

Fixed-rate Home Equity Loan Sale

As low as

5.00%
APR

for a limited time

- Your rate is fixed for the life of the loan
- No application fee
- No closing costs*

How much equity do you have? Here's an example:

Appraised value of your home	\$200,000.00
Multiply by 80%	\$160,000.00
Subtract balance of first mortgage loan	- \$60,000.00
Potential loan amount	\$100,000.00



Call/Text 740-345-6608
www.truecore.org

What is a home equity loan? A home equity loan is a type of loan in which the borrower uses the equity of his or her home as collateral. The loan amount is based on the value of your property as determined by an appraisal of the property, ordered by TrueCore. Home equity loans are often used to finance major expenses such as home repairs, medical bills, or college education.

Offer effective June 1, 2023 and valid for a limited time. Fixed second mortgage loans: Annual Percentage Rate (APR) as low as 5.00% for qualified members. Rates may vary based upon one or more of the following: Credit rating and value of collateral. Minimum APR is 5.00%. Maximum (loan to value) LTV is 80%, 85%-90% LTV with a rate increase of .50% (85%) or 1.00% (90%). Owner occupied properties only. Rates are subject to change. Example - \$1,891.04 payment on a \$100,000 loan, 60 months with a 5.00% rate. *Member pays no closing costs if the loan is above \$75,000, unless the loan is paid in full and closed within 36 months. If the loan is paid in full and closed within 36 months, the member is responsible for repaying all fees associated with obtaining the loan. Equal Housing Lender. TrueCore Federal Credit Union, 215 Deo Drive, Newark, Ohio 43055. NMLS# 470044

