

You have  
**199**  
things on your  
**TO-DO LIST.**



We can help with a....

**1.99%** APR\*

**Home Equity Line of Credit**

Flexible and Convenient with Tax Benefits\*\*

Get the funds to get things done at **Alliance Credit Union** with a **Home Equity Line of Credit** you can use for any purpose:

- ▷ **1.99% APR\*** for a full **12 months**
- ▷ **Quick turnaround on application and funding**
- ▷ **Easy cash advances—up to your pre-approved credit limit**
- ▷ **Potential tax advantages\*\***

**Check everything off your list!**

Apply online or call **800.232.8669**  
to speak with a Member Relationship Manager.

\*APR = Annual Percentage Rate. The promotional rate of 1.99% APR is fixed for the first 12 months from the funding of your line of credit and is subject to the following requirements; member must have or open an Alliance Credit Union checking account. The maximum Loan-to-Value (LTV) is 80%; other programs are available for higher LTV. The promotional rate of 1.99% APR will apply to any amount drawn up to your approved credit limit during the first 12 months from the date of your loan funding. The promotional rate of 1.99% APR will convert to your approved APR (Margin + <sup>1</sup>Index) on the first day of the month following your 12-month promotional rate expiration and will be variable thereafter, subject to change monthly on the first business day after the effective date of any change in the <sup>1</sup>Prime Rate as published in The Wall Street Journal. The outstanding balance at the end of the initial 12 months will convert to the standard interest rate your loan was approved for based on your credit score and loan-to-value. Offer cannot be used for an existing home equity line of credit. This offer is only available for new loan applications submitted between October 1, 2017 and December 31, 2017. Member paid closing costs apply. \*\*Consult a tax advisor for information regarding the deductibility of interest and charges.