

REINVEST IN YOU

HOME EQUITY LINE OF CREDIT.

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A home equity line of credit gives you the flexibility to fit any occasion, such as: home improvements, paying for educational expenses, taking a vacation, purchasing a new vehicle, or possibly refinancing higher-interest rate loans. You can borrow as much or as little as you need, up to the pre-set limit.

**Introductory rate for
six months starting at**

4.49% APR*

**After introductory period,
variable rates starting at**

5.50% APR*

For applications started by 5/31/19. Rates are subject to change.

We will base your line of credit on a percentage of your home's value, minus the amount you owe. Even though you qualify for a set credit line, you will only repay the amount you borrow from the line plus any interest on that specific amount.

HERE TO HELP

If you have any questions, you always have access to a highly-trained MetaBank banker. To find out what your payments might be, simply call or email. A response is guaranteed within 24 hours, Monday through Friday.

We welcome the opportunity to be of service to you. Let us show you what it means to *love* your bank!

CONTACT

For more information, call **1.866.559.5037** or email **ibank@metabank.com**.

*The Introductory APR (Annual Percentage Rate) that will apply for the six-month period after opening the account is determined by our underwriting standards and applicant's creditworthiness. The APR that will apply after the introductory period ends is variable and based upon Prime Rate (the index) as published in the Wall Street Journal, subject to a minimum APR of 5.50%. As of 2/22/19, the Introductory APR for home equity lines of credit is 4.49% APR. Higher rates may apply for loans with LTV (Loan-to-Value) ratios of more than 80% or not meeting MetaBank's underwriting standards for this offer. Automatic payments from a MetaBank checking account are required, or the rate may increase by 0.50% for the introductory period and remaining term of the loan. Existing MetaBank home-equity-line-of-credit customers must increase their credit line limits by at least 25% to be eligible for this offer. The rate will not vary above 21.00% APR, or applicable state law, or below 5.50% APR after introductory period. Account-opening fees may range from \$450 to \$900. Offer is subject to standard credit-underwriting practices and applicant creditworthiness. APRs and product terms are subject to change without notice. Hazard and, if applicable, flood insurance required.

MetaBank NMLS: 441991

Equal Housing Lender. Member FDIC.

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