



NO FEE

HOME EQUITY LINE OF CREDIT*

No Appraisal or Title Fees
\$50 Annual Fee Waived
for the Life of the Loan
No Prepayment Penalty
No Closing Costs

GET STARTED TODAY!

Apply Online or Call

Centier.com/HomeEquity • 1-888-CENTIER

*No Fee applies only to owner occupied single family residences within our normal areas. Does not apply to non-owner occupied, rental, duplex, multi-family, bridge loans, or temporary financing. Rates vary based on loan amount, loan-to-value, and occupancy. APR = Annual Percentage rate. Variable rates are based on the Wall Street Journal Prime Rate plus a margin, and are subject to change with the Prime Rate. As of 1/28/2021, Prime Rate was 3.25%. Margins range from .25% to 1.50%. Fixed rate options range from 5.25% APR to 6.50% APR, and are fixed for the term of the loan. Rate will not exceed 17.90% APR. Line of credit term is 10 years for access followed by 10 years for repayment only. Payment of the minimum monthly payment may result in a balloon payment at maturity. Property insurance required. Terms and conditions subject to change without notice. Subject to credit approval.



Member
FDIC