



HELOC

0% APR* for 6 Months⁴

NO FEES | NO CLOSING COSTS⁵
NO PREPAYMENT PENALTIES
24/7 FLEXIBLE SPENDING



HOME IMPROVEMENTS, CONSOLIDATING DEBT, BUYING A CAR, & MORE!

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*APR is annual percentage rate. Rates are subject to change. The introductory rate of 0% APR is valid for First Community Credit Union home equity line of credit requests for homeowners with up to 90% combined loan-to-value (CLTV). APR will be fixed at the introductory rate during the 6-month introductory period. No annual fees. Offer is subject to normal credit qualifications. Rates are subject to change, but cannot exceed 18%. Some restrictions may apply. When refinancing current First Community Credit Union Home Equity Lines of Credit, limit must increase by a minimum of \$5,000 or greater to qualify for introductory rate. New HELOC eligibility requirements apply. 4 After the 6-month introductory period, the rate will revert to Prime Rate as published in The Wall Street Journal or Prime Rate plus or minus a margin. The actual rate will be based upon your creditworthiness and loan-to-value. 5 Closing costs exclude appraisal fees and title insurance costs. Property insurance is required. Limited time offer subject to end without notice. Federally Insured by the NCUA. Equal Housing Opportunity.