HELOC SPECIAL OFFER

4.99% APR*

Introductory rate for 12 months



BIG IDEAS? TACKLE THEM WITH A HOME EQUITY LINE OF CREDIT!

Fix up your home, pay off your credit cards, cover education expenses, plan a beautiful wedding, enjoy an epic vacation, or start or expand your small business. With a Home Equity Line of Credit from Floridacentral, you can access your home's equity to use for whatever you need to live your best Florida life!

Money-saving introductory rate: 4.99% APR for 12 months*

Save even more by paying *NO* closing costs or appraisal fees!**

4.99% Annual Percentage Rate (APR) is the initial discounted interest rate during the Introductory Period through 12 billing cycles. This offer, including the rates and terms, is subject to change or be discontinued at any time without notice. After the Introductory Period ends, all remaining balances will automatically convert to a variable APR based on Wall Street Journal Prime plus a margin. The variable rate is based on loan-to-value, term, and creditworthiness and can change quarterly on the first day of January, April, July, and October. As of May 26, 2026, the APR without the discounted interest rate is as low as 6.750% and as high as 8.750%. Financing is available on loan amounts up to 80% of the appraised property value minus the outstanding first mortgage balance. Draw period of 10 years with a repay term of 15 years. The minimum initial draw is $5,000. Monthly payment is calculated at 1.5% of the outstanding balance. (Example: Loan amount of $100,000 x 1.5% = $1,500) **Closing costs paid by Floridacentral do not include prepaid interest or title insurance costs, if required. If you close the Home Equity Line of Credit within 36 months of the opening date you may be required to reimburse the credit union for all fees paid on your behalf. You must be a member of Floridacentral Credit Union or meet membership eligibility requirements. Other restrictions apply.

Visit floridacentralcu.com

(800) 528-3330

info@floridacentralcu.com

EQUAL HOUSING OPPORTUNITY

Floridacentral™ CREDIT UNION

NMLS #695819

Insured by NCUA