



THE 'LET'S GET REAL' HONEY-DO LIST

✓ HOME IMPROVEMENTS

Whether you want to renovate a room or build an addition, chances are that you're looking to maximize your family's comfort as well as increase your home's value. A Home Equity Line of Credit (HELOC) can give you access to the money you need to do both.

✓ PAY OFF HIGH-INTEREST DEBT

Since HELOCs are secured by your home, they commonly feature interest rates that are significantly lower than those of unsecured credit cards. A HELOC can help you consolidate high-interest debt and pay it off faster.

✓ COVER COLLEGE COSTS

Higher education, while incredibly beneficial, isn't cheap. If you're sending a child to college, or maybe even enrolling yourself, tapping into your home's equity can be a smart way to cover educational expenses not covered by grants or scholarships.

✓ CREATE A FINANCIAL SAFETY NET

The beauty of a HELOC is that you only pay interest on the funds you spend. Unlike traditional loans (Home Equity Loans included) that give you a lump sum and charge interest on the entire amount, a HELOC can give you access to your equity without requiring you to use it.



Did you know your home's equity can be one of your most powerful financial tools?

As your home's value increases over time, your equity grows with every mortgage payment you make. By borrowing against that equity, you can gain quick access to the money you need while enjoying low interest rates.

A Secured Advantage Home Equity Line of Credit (HELOC) is a smart way for you to get the money to check off those big-ticket items on your homeowner to-do list.

APPLY TODAY!



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