HOME EQUITY LOANS | Let Your Home Work for You!

Your home is one of your most valuable resources. When you need to borrow funds for life's big expenses, we're here to help you determine if using your home's equity is the best way to keep more of your hard-earned money.

Fixed & Adjustable Rate Options

Low Rates and Manageable Terms!

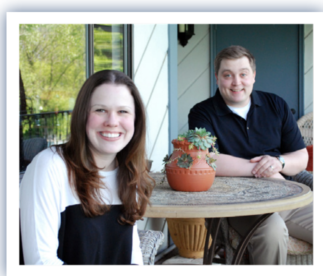
Borrow up to 100% of your home's equity!*

Fixed-Rate Home Equity Loan

If you have a big expense or are tackling major home improvements, a Fixed-Rate Home Equity Loan is a great way to borrow a lump sum of funds all at one time. The Fixed-Rate Home Equity Loan has no annual fee, low closing costs, and various term options with competitive APRs that are fixed rates for the duration of the loan.

Home Equity Line of Credit Loan

The Home Equity Line of Credit (HELOC) loan works best when you have occasional needs for a little extra money, rather than a one-time larger expense. A HELOC offers convenient financing, low closing costs and flexible repayment terms with competitive APRs that are variable rates, which may vary. You can even transfer funds from your HELOC using Online Banking or WPCU's Mobile App.



*"The equity we had in our home has allowed us to pay off higher education debt ** – plus, the process was easy ... almost effortless!"*

- Denise and Nate L., Members Since 2013

WPCU can help!

Visit WPCU.coop, or call our Member Help Center at (937) 912-7000 or (800) 762-0047.

Save Better · Borrow Smarter · Learn A Lot

All loans are subject to credit review and approval. The minimum loan amount is $10,000, and the maximum loan amount is $400,000. Home Equity Loans are available for second lien position mortgage loans only (must have a first mortgage loan to qualify); Home Equity Line of Credit Loans are available for first and second lien position (a first mortgage loan is not required to qualify). Property must be an owner-occupied single-family residence, second home located 50 miles or more away from borrower's primary residence, duplex, or up to four units, if owner-occupied and is the primary residence of the applicant – rental and investment properties are not eligible.

**Based on credit qualifications. Assessment of the property may require an appraisal based on the loan amount or loan-to-value (LTV) of the property.*

***Federally guaranteed student loans and other loans with special government benefits should not be consolidated because you may lose the benefits.*

Please go to WPCU.coop/HomeEquity for more information about rates, fees and other cost information related to home equity loans or speak to a Member Center Representative.

Testimonials reflect the individual opinions and experiences of those displayed and are not a promise, guarantee, or representation of any specific product or result. Results and experiences may vary.

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