

HOME EQUITY LINE & EQUITY LOAN RATES AND TERMS

Rates effective May 17, 2024 and subject to change.



SAN DIEGO COUNTY CREDIT UNION HOME EQUITY LINES & EQUITY LOANS FEATURE:

Equity Lines:

- Advances available during the first 10 years

Equity Loans:

- Option of 10- or 15-year term

Owner Occupied Property Types Limited To:

- Single Family Residence, primary and second homes
- Townhouse
- 2 Units
- Condominiums

Property must be located in California.

Condos must be approved for conventional Fannie Mae, FHA or VA financing.

HOME EQUITY LINES

| Maximum High Combined Loan-To-Value (HCLTV) | Loan Amount | Variable Rate (as low as) | Prime | Margin (as low as) | Annual Percentage Rate (APR) ¹ |
|---|-----------------|---------------------------|--------|--------------------|---|
| Up to 50% HCLTV | Up to \$500,000 | 10.000% | 8.500% | 1.500% | 10.000% |
| Up to 60% HCLTV | Up to \$300,000 | 10.000% | 8.500% | 1.500% | 10.000% |
| Up to 70% HCLTV | Up to \$100,000 | 10.500% | 8.500% | 2.000% | 10.500% |

The APR will not decrease below 4.00%. The APR cannot exceed 18.00%. Other rates are available and your APR may vary based upon the collateral, amount financed and credit history. Minimum credit line of \$25,000 required. ¹The APR may adjust monthly.

HOME EQUITY LOANS

| Maximum Combined Loan-To-Value | Loan Amount | Term | Fixed Rate | Annual Percentage Rate ² | Estimated Payment Per \$1,000 |
|--------------------------------|-----------------|----------|------------|-------------------------------------|-------------------------------|
| Up to 60% CLTV | Up to \$250,000 | 10 Years | 7.875% | 7.874% | \$12.07 |
| Up to 70% CLTV | Up to \$100,000 | 10 Years | 8.125% | 8.124% | \$12.20 |
| Up to 60% CLTV | Up to \$250,000 | 15 Years | 8.125% | 8.124% | \$9.63 |
| Up to 70% CLTV | Up to \$100,000 | 15 Years | 8.375% | 8.374% | \$9.77 |

180 monthly payments of \$8.57 per \$1,000 borrowed at 8.375% Fixed Annual Percentage Rates (APR) at 70% CLTV. ²Quoted APR includes estimated 30-days of prepaid interest.

ADDITIONAL REQUIREMENTS AND RESTRICTIONS

Requirements:

- Income verification
- Satisfactory appraisal
- Hazard Insurance required
- Condo Survey (if applicable)
- Other requirements may apply

1st Mortgage Restrictions (unable to lend behind):

- Interest-only loans
- Option ARMs or negatively amortized loans
- Balloon loans

The interest on your home equity financing may be tax deductible. Consult your tax advisor regarding deductibility of interest.

All loans are subject to approval.

Equal Housing Opportunity

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