

Home Equity Line of Credit

- ✓ No Closing Costs
- ✓ No Minimum on Checks
- ✓ More Purchasing Power

2.99% **APR***
First 6 Months



Your Hometown Mortgage Specialists

*APR = Annual Percentage Rate.

Rates and terms are current as of July 1, 2026, and are subject to change without notice. The rate you pay will be based on your credit history. After 6 months, the variable APR may change quarterly based on the Prime Rate published in the Wall Street Journal. Prime rate as of 7/1/2025 is 6.75%. If loan is closed within 3 years, member is responsible for reimbursement of closing costs and fees incurred by ACCESS FCU (up to \$750) plus New York State Mortgage Tax due.

Homeowners insurance requirements apply. All loans subject to credit application and approval. Existing ACCESS FCU loans do not qualify.

Equal Housing Lender. Membership Restrictions Apply. Federally insured by NCUA.

