

Home Equity Line of Credit

Find financing  
on your doorstep.



**3.49%**<sup>1</sup>

Intro APR for the first  
six billing cycles

**5.375%-7.875%**

Variable APR thereafter

[calbt.com](http://calbt.com)



# Unlock your home's potential.



A low-interest **Home Equity Line of Credit**<sup>1</sup> can help you upgrade your home, consolidate debt, make a major purchase and more. Get a great rate, flexible terms and the ease of drawing from your credit line using Online Banking.

After the introductory period, you may be eligible for an additional rate discount of 0.25% by maintaining automatic payments from your CB&T deposit account. Maintain two or more qualifying accounts with us to receive an ongoing relationship discount of 0.25%.<sup>1</sup>

[calbt.com/heloc-offer](http://calbt.com/heloc-offer)

Or call TeleLoan™ at (800) 429-7685

- 1. Subject to credit approval; terms and conditions apply. Offer not available for existing CB&T Home Equity Lines of Credit or CB&T Home Equity Line of Credit refinances. Offer is subject to change at any time. Minimum line amount is \$10,000.00. Minimum draw amount is \$300. Properties for sale are not eligible. Property insurance required. Contact your local branch for further loan details. APR (Annual Percentage Rate): APRs are effective as of 9/19/2019. Advertised 3.49% introductory APR is fixed for the first 6 billing cycles, after that, 5.375% - 7.875% variable APR based on credit worthiness. Advertised variable rates may include the auto-pay discount of 0.25% and the Relationship Pricing discount of 0.25%. After the introductory period ends, discounts may apply if qualifications are met. The variable APR is subject to change without notice and is based on Prime Rate as published in The Wall Street Journal plus a margin. Maximum APR is 16%. For the introductory rate to apply, collateral must be owner-occupied single-family residential property, including condos, townhomes, and duplexes located in California with a maximum 80% loan-to-value. Auto-pay and Relationship Discount Pricing programs required to qualify for introductory rate offer. Auto-pay from a CB&T deposit account is required during the introductory period. No additional discounts are available during the introductory period. Relationship Pricing: To qualify for the Relationship Pricing, customers must have a DDA or Interest Checking Account, and one other account with a balance or activity in it other than the HELOC being applied for. The other account must be from a different account type/category. Auto-pay from a CB&T deposit account is required. Product terms and conditions apply. See banker for details. Fees: No 3rd party closing costs for lines \$500,000 or less if property is primary residence. For lines over \$500,000 secured by a primary residence, or for lines secured by a secondary residence, investment property or rental property, borrower is responsible for 3rd party closing costs, which may range from \$250-\$4,000, depending on line amount and other factors. An early closure fee of \$500 will apply if line is closed within 36 months of the initial loan closing date. Loans subject to credit approval. Certain terms, conditions and restrictions apply; contact bank for details.*

Equal Housing Lender | SBA Preferred Lender | NMLS# 467014

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