



Exciting rates with our **Home Equity Line of Credit***

INTRO FIXED APR FOR
SIX BILLING CYCLES

1.99%
— TO —
2.49%*

VARIABLE
APR THEREAFTER

4.050%
— TO —
6.425%*

Apply by January 31, 2021.



Seize the day with a home equity

Cash may be hidden in your home and it's not under the cushions. It's the equity you've built over the years.

You can use it to do just about anything with your home equity:

- ✔ Remodel your kitchen or build a home office
- ✔ Consolidate lingering high-interest rate debt
- ✔ Pay for educational expenses



calbanktrust.com/heloc-offer

Or to apply call **TeleLoan™**
at **(800) 429-7685**

***Subject to credit approval.** Terms and conditions apply. Minimum line amount is \$10,000.00. Minimum draw amount is \$300.00. Properties for sale are not eligible. Property insurance required. Contact your local branch for further loan details. Collateral must be owner occupied single family residential property, including condos, townhomes, and duplexes located in California with a maximum 80% loan-to-value.

Annual Percentage Rates (APRs): Advertised HELOC introductory APRs are 1.99% FIXED APR for Owner Occupied 1st Lien property types or 2.49% FIXED APR for Owner Occupied 2nd Lien and 2nd Home/Vacation Home 1st and 2nd Lien property types for the first six (6) billing cycles from account opening, variable APR of 4.050% - 6.425% thereafter. 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 and credit-worthiness. To qualify, applicant must have a minimum FICO® score of 750 and LTV of 60% or less at the time of application. If the variable rate adjusts, it will not exceed 16%. Advertised rates are effective 09/29/2020. **Fees:** No third-party closing costs for lines of \$500,000 or less if property is the primary residence. For lines over \$500,000 secured by a primary residence, and all lines over \$250,000 secured by a secondary residence, investment property or rental property, borrower is responsible for third party closing costs which may range from \$250-\$4,000, depending on the line amount and other factors. Early closure fee of \$500 will apply if the line is closed within 36 months of the initial loan closing date. Offer subject to change. See a banker for full details.



Equal Housing Lender | SBA Preferred Lender | NMLS# 467014
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