



MAKE YOUR HOME WORK FOR YOU

HOME EQUITY LINES OF CREDIT

Here's your opportunity to start that great remodeling project, consolidate your debt or plan that special vacation. Home Equity Loans and Lines of Credit (HELOC)¹ can give you the flexibility to access your home's equity whenever you need it, for whatever your purpose.

It's a convenient and cost-efficient way to make your home give you the borrowing power you need.

Details about our HELOC:

- ✓ Flexibility to access available funds for unexpected events or whenever you need them — and you don't have to pay interest on any unused balances
- ✓ Ability to use the funds for various home improvements, now or in the future, during the 10-year draw period
- ✓ Interest paid on home equity loans may help you save on income taxes
(Consult your tax advisor for your situation details.)
- ✓ Savings of up to \$1,000 in closing costs²
- ✓ Competitive rates
- ✓ \$5,000 minimum line of credit
- ✓ Payroll deduction, Bill Pay and transfer payment options available
- ✓ No pre-payment penalty

Discover the **Campus Federal Difference** when you visit us at any of our branches or connect with us through our [Live Chat Center](#) located at [CampusFederal.org](#).



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Branch locations available in Baton Rouge, New Orleans and Shreveport

¹ Offer subject to credit approval. Additional fees may apply, including a one-time membership fee of \$10 for a new member. ² On lines of credit in which the first draw is \$15,000 or more. Some restrictions apply. Contact a Campus Federal representative for more details. Equal Housing Lender.