

A Great Rate

As low as

2.99% APR* for 12-months
Guaranteed Introductory Rate

As Low As... **4.00% APR Thereafter**
(Current Rate)

888.412.5772
www.jssb.com
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Contact your local branch today.

*The TimeLine Home Equity Line of Credit is a variable rate line of credit with a fixed rate option. This loan has an introductory APR and payment for the first year then adjusts based on the highest prime rate listed in the Money section of the Wall Street Journal (WSJ) plus a margin determined at the time you apply for the loan. To open the advertised product and receive the advertised introductory 2.99% APR (annual percentage rate) requires a line of credit of at least \$10,000 and a maximum of \$250,000. After the first year, your variable rate can change daily. For example, the current variable rate would be 4.00% APR for a loan amount between \$10,000-\$49,999.99 and a credit score between 720-779. The maximum APR is 16%.

This loan has a maximum term of ten years during which you can draw and repay the available credit limit. Any balance remaining at the end of that time that has not been paid must be repaid over a 15 year term. Fees to open this loan generally range between \$0 and \$1,000 depending on appraisal requirements and property location. You will be required to maintain property insurance on the collateral. You may also be required to maintain flood insurance on the collateral, if necessary, because of the location. During the 10 year draw period of the TimeLine, this loan allows the APR on all or portions of your

outstanding loan balance (a "Unit") to be locked. You may have up to a maximum of 3 Units at any one time. The maximum repayment term for a Unit is 15 years. The terms do not change until the Unit balance is paid in full. Fixed rate options are the fully indexed APR plus .50% for terms of 36 months; the fully indexed APR plus 1.00% for terms of 37-60 months; the fully indexed APR plus 1.50% for 61-96 months; the fully indexed APR plus 2.00% for 97-120 months; and the fully indexed APR plus 2.50% for 121-180 months. Different margins are used to determine the fully indexed APR based on the applicant(s) credit score (s) and the loan amount when the TimeLine Home Equity Line of Credit is opened. There is a lock in fee of \$50 each time you lock in a Unit. During the TimeLine Home Equity Line of Credit draw period, payments reducing the principal balance on any portion of the balance, including Units become available by increasing the credit available on your TimeLine Home Equity Line of Credit.

You should consult a tax advisor for the tax deductibility of this loan. All TimeLine loans are subject to credit approval.

