

HOME Sweet LOAN

Home Equity Line of Credit

6-Month Introductory Period

0.99%
APR*
Variable
Rate

After Introductory Period

3.25%
APR*
Variable
Rate

During 6-Month Introductory Period, \$50/Month Minimum Payment.
Then, After Introductory Period, \$135.42/Month Interest-Only Payment
for \$50,000 Minimum Line of Credit Over 10-Year Draw Period.

N NORTHWEST

Apply on your time, the way you want:

Visit any of our local offices or www.northwest.com

*Variable Annual Percentage Rate (APR) 0.99% introductory APR for six (6) months followed by Wall Street Journal Prime Rate plus 0.00%, currently 3.25% as of 1/27/15. Fixed term line of credit of \$50,000 or more in new borrowings with a ten (10) year draw period that is an open-end variable rate followed by a fifteen (15) year repayment term with principal and interest payments at a fixed rate then in effect for fifteen (15) year fixed-rate equity loans (currently 4.375% as of 1/27/15). Minimum monthly payment quoted is for interest-only payments. Maximum APR is 18.00% (16.00% in New York), minimum APR is 2.50%. Offer requires an 85% maximum loan-to-value ratio, a minimum 700 FICO® score and automatic transfer service from a Northwest checking account. One- or two-unit owner-occupied properties only. Not for home purchase. Valuation fee from \$60 to \$525 will apply and a \$25 annual fee will be charged. Minimum monthly payment is \$50. If you cancel the line-of-credit before three (3) years, you will be required to reimburse Northwest for all third-party origination fees, less valuation fee, which typically range from \$0 to \$600. Refinance of existing Choiceline will include early termination fees, if applicable. Refinance of new borrowing requirement based off existing Choiceline available limit. Customer may opt to lock-in balance at any time, up to three advances, at rates then in effect for fixed-rate home equity loans from one (1) to fifteen (15) years during the initial ten (10) year draw period. A \$75 fee applies to each lock-in. Maximum loan amount is \$500,000. Other rates and terms are available. Title insurance may be required on loans \$250,000 or greater. Property insurance is required and flood insurance may be required. Offer may be changed or withdrawn at any time. Consult a tax advisor regarding deductibility of interest and charges. Payments do not include amounts for taxes and insurance premiums, actual obligation will be greater. Debt protection not available. See bank for details. Northwest Savings Bank is Member FDIC.

