



Kick off your home projects

Or score lower mortgage payments with a Home Equity Line of Credit

If you're thinking about home improvements, with rates this low a HELOC is the way to go!

Choose a fixed- or variable-rate loan and repayment terms up to 25 years.

Want to free up money? See if you can lower your mortgage payments and owe less overall potentially by refinancing it at a lower rate.

Variable rates from

3.99%
APR

Intro rate for 12 months

6.25%
APR

Thereafter

\$0 closing
costs!

Fixed rates from

4.75%
APR

Fixed 10-year term

Learn more and apply
broadviewfcu.com/heloc



Federally insured by NCUA

APR = Annual Percentage Rate. All rates quoted are the lowest available rates. Actual interest rate will be based on overall creditworthiness. Other rates and terms available. Property insurance, including flood insurance, may be required. Rates are accurate as of 1/22/2026 and are subject to change without notice. Fixed Rate Home Equity Line of Credit: Rates are as low as 4.75% fixed APR for a 10-year repayment term. Includes a 5-year draw. Variable Rate Home Equity Line of Credit: Rates are as low as 3.99% APR for the first 12 months and Prime minus 0.50% thereafter (currently 6.250% APR), with a maximum APR of 14.90%. A 10-year draw period is included in the 25-year repayment term. APR may vary.

Title insurance may be required and is paid by the borrower. Closing costs are paid by Broadview on loan amounts up to and including \$250,000. Those costs must be repaid by the borrower(s) if the HELOC is closed within the first 3 years of account opening. The most common amounts for closing costs are estimated between \$0 and \$6,500 but depending on location and other factors it could be higher. For loan amounts greater than \$250,000, or total combined Broadview home equity loans exceeding \$250,000, all closing costs will be paid by the borrowers at the time of closing.

All Lines of Credit require a minimum limit of \$10,000 and are available in New York State and Pennsylvania counties of Susquehanna, Bradford or Wyoming. Broadview FCU NMLS Identifier: 458314. Broadview membership is required.

