

Your Partner for What's Next

A FRESH START

**HOME
EQUITY
LINE OF CREDIT**

4.99% APR*

INTRODUCTORY RATE FOR 6-MONTHS | PLUS, PAY NO CLOSING COSTS!



We'll Make it Happen for You!

Apply Today!



myfccb.com | 800 326 9486

*APR (Annual Percentage Rate) in effect as of 10/27/2025 and is subject to change without notice. Automatic payment from FCCB checking required to receive special rate, otherwise, rate increases 0.50%. 4.99% APR is fixed for the first six (6) months after the loan origination. Offer based on an 80% maximum loan-to-value ratio, first or second lien position, and a minimum 700 FICO® score. Other rates and terms are available. Rate special must be applicable at the time of close, not at the time of application. Advertised rates revert to the Home Equity Line of Credit (HELOC) variable rate after the six-month introductory rate reverts, repricing to the standard credit score tier rate is based on credit, CLTV, and term. Offer may be changed or withdrawn at any time. Contact bank for details. Introductory Rate Special may be applied to the standard FCCB Home Equity Line of Credit or the Your Choice Home Equity Line of Credit. Introductory rate special is not applicable on existing loans, new originations only. Closing costs waived, unless title insurance is needed. Closing costs could range from \$0.00 to \$1,600.00, based on a \$100,000 loan, paying title insurance only, if required. If the loan is paid off within three years of the closing date, there is a recapture fee for all closing costs paid by FCCB on your behalf.

The recapture fee may include other recapture costs from outside vendors.

Consult a tax advisor regarding deductibility of interest and charges. Loan subject to credit approval. Not all borrowers will qualify for the lowest rate. Other rates and terms available. Rates are subject to change anytime without notice. Visit or call First Citizens Community Bank (FCCB) for full details. Equal Housing Lender. Member FDIC. NMLS# 401353