

# Home Equity Disclosures

## For Both Equity Loans and Lines

- The minimum loan/line amount is \$7,500 and the maximum is \$300,000. Advantage will pay third party fees required for your loan/line, however should you pay off your loan or terminate your line for any reason prior to the third anniversary of the loan/line, you will repay the credit union the fees paid. Closing cost fees paid to third parties range from \$300 to \$2,800.00. Hazard, flood, and title insurance, if applicable, are required on your property. Available only for one- to –four-family owner-occupied residences within New York State. Properties south of Albany County will not be accepted. Acceptable property locations can change without notice. Rate subject to change without notice. Equity loans and lines are secured with a mortgage on your property. Property must be owned and occupied for at least three months prior to application. All loans and lines are subject to underwriting review and approval.

## Home Equity Line of Credit

- Introductory rate applies for the first four monthly billing cycles. Thereafter, your Annual Percentage Rate will be as low as the Prime Rate -0.50%. The Introductory/special rate of 3.99% APR applies to balances for the first four monthly billing cycles after closing. After the introductory period the Annual Percentage Rate (APR) may vary monthly and will be based on the highest Prime Rate published in The Wall Street Journal (6.75% as of December 11, 2025), for the life of the line of credit. The APR for all lines will not exceed 13.0% or be below 2.75% except for the introductory period noted above.