

Borrow 100% of Your Home's Value.

With Over 80 Years In The Business, We Know Exactly What You Need. A home equity loan or line of credit can **open new doors**. You've worked hard to build equity in your home. **Now you can use it, on anything from *Home Improvements* to paying off *Credit Card debts* to financing *an Education* or a *Wedding*.** You can borrow up to **100% of your home's value**, less your remaining balance.

Home Equity Loan Benefits:

- **Rates** as low as **5.49% APR*** up to 5 years.
- Flexible repayment terms, from **5 to 20 years**
- Borrow up to **\$250,000**
- Opt for stability and one low fixed monthly payment
- Primary residence only

Home Equity Line of Credit Benefits:

- **Rates** as low as **4.49% APR****
- **20 Year** repayment term
- Borrow up to **\$250,000** and use it as needed.
- No Minimum draw fee
- Primary residence only

Plus You **DO NOT** Have to Pay An - **Application Fee, Appraisal Fee or an Annual Fee.** **APPLY TODAY**

REFINANCE & SAVE - If you already have a home equity loan or line from another financial institution, refinance with Greater Alliance and **get 1% cash back up to a \$1,000** of the loan's value — plus our great low rate and flexible terms. We also offer **lower rates** for Home Equity Loans & Lines for up to **80% LTV**.

We are here for all your home equity needs. For more information please email: **centralizedlending@greateralliance.org** or call: **201-599-5500** x290. **APPLY TODAY**

*APR= Annual Percentage Rate. Stated 5.49% APR applies to a Fixed Rate Home Equity Loan with a term of 60 months at 100% Combined Loan to Value (CLTV). A \$10,000 Home Equity Loan at 5.49% APR requires 60 monthly payments of \$190.97 for principal and interest. Payment example does not include taxes and insurance (s), and the actual payment obligation may be greater. Other rates and terms are available. This rate is for borrowers with the best credit and your interest rate may be higher.

**APR – Annual Percentage Rate. On July 31, 2020 prime rate was 3.25%. The current 4.49% APR for a Home Equity Line of credit using the prime rate plus 1.24% margin is 4.49%. This is a variable interest rate loan and the interest rate can change monthly. Other restrictions may apply. No minimum draw required. Maximum line amount of \$250,000. Loan amount is up to 100% of your home's value less any other liens. This rate is for borrowers with the best credit and your interest rate may be higher

Home Equity loans & Lines available for single family, owner-occupied, primary residence only; excludes investment property, second and vacation homes, co-ops, mobile homes and single or double wide manufactured homes. Property insurance is required. Applicants must successfully meet our Home Equity Line and loan credit standards. Not all members will qualify for this offer. Alternative rates and terms are available. Consult your tax advisor regarding your ability to deduct Home Equity Loan interest. We only offer home equity loans in the following states NJ, NY, CT, PA, FL. Membership is required at the Credit union. Membership at the credit union requires \$100 minimum balance requirement in the Share Savings Account. Membership conditions may apply. Other terms and conditions apply. A full credit check will be required for all borrowers. All advertised rates are subject to individual qualifying factors and subject to change without notice.