



SIMPLICITY

CREDIT UNION

222 E Upham Street, Marshfield, WI 54449 | simplicity.coop | 844.7.MY.COOP

Home SWEET Home Equity Loans

No Closing Costs on HELOCs (Home Equity Line of Credit Loans): Application must be received no later than March 31st, 2025. Floor rate is 4.00% APR. Max APR is 18.00%. Actual rate will be determined based on credit history, term, loan to value and other factors. Home must be owner-occupied. 90% is the maximum loan-to-value, less first mortgage balance. Only pay interest on the funds you borrow. Minimum payment of \$150. To receive "no closing costs" offer, the minimum line amount is \$10,000 and less than 90% of the Tax Assessment Value. Additional Appraisal Fees and Title Search Fees may apply. Interest may be tax deductible (consult your tax advisor). Maximum loan amount: \$150,000. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to creditworthiness and membership eligibility is required and loans must meet our standard underwriting guidelines. A variety of rates and terms are available. Contact us for current rates. APR = Annual Percentage Rate. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity. NMLS #691144

1% Off 2nd Mortgage (Fixed Home Equity Loans): Applies to 2nd Mortgage loans only. To refinance current balance, at least \$10,000 must be added to existing loan. Additional Fees may apply. 90% is the maximum loan-to-value, less first mortgage balance. Actual rate will be determined based on credit history, term, loan to value and other factors. Payment is based on loan amount, interest rate, and term. Payments do not include escrow for property taxes and homeowner's insurance. An escrow account may be required. Property and flood insurance (if applicable) are required. Other restrictions may apply. Rates are subject to change without notice. Mortgage loans are subject to creditworthiness and membership eligibility is required and loans must meet our standard underwriting guidelines. A variety of rates and terms are available. Contact us for current rates. APR = Annual Percentage Rate. Simplicity Credit Union is federally insured by NCUA. Equal Housing Opportunity. NMLS #691144

