

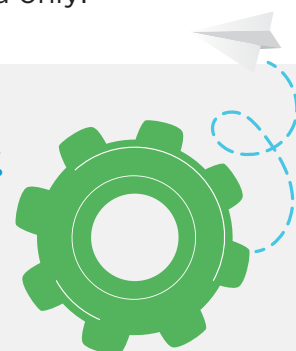
# COMPARE OUR HOME EQUITY OPTIONS

	Fixed Rate Second Mtg	HELOC – Variable Rate	HELOC – Fixed Rate
<b>How much can be borrowed</b>	Borrow up to 125% CLTV* (Min. \$20K)	Borrow up to 100% CLTV* (Min. \$20K)	Borrow up to 100% CLTV* (Min. \$20K)
<b>Accessing the funds</b>	Lump-sum disbursement of approved amount.	Initial advance of \$10K with subsequent advances of \$500 or more. Funds can be advanced with convenience checks or through Home Banking.	Initial advance of \$10K with subsequent advances of \$500 or more. Funds can be advanced with convenience checks or through Home Banking.
<b>Payment</b>	Fixed monthly payment for the life of the loan.	Payments recalculate with each draw and are based on balance owed and term remaining.	Payments recalculate with each draw and are based on balance owed and term remaining.
<b>Repayment term</b>	7, 10 and 15-year terms available	20-year term (10yr draw period and 10yr payback period)	15-year term (10yr draw period and 5yr payback period)
<b>Interest rate</b>	Fixed rate	Adjusts quarterly (Prime rate + margin based on credit worthiness)	Fixed rate
<b>Closing costs</b>	Credit union pays up to \$1,000 in closing costs.	Credit union pays up to \$1,000 in closing costs.	Credit union pays up to \$1,000 in closing costs.
<b>Pre-payment Penalty</b>	Applies if paid in full within the first 12 months.	Applies if paid in full within the first 24 months.	Applies if paid in full within the first 24 months.
<b>Availability</b>	Primary residences in Florida only.	Primary residences in Florida only.	Primary residences in Florida only.



**Bank Healthier. Live Happier.**

904.296.1292  
alivecu.coop



\*CLTV equals Combined Loan to Value. Loans up to 125% CLTV is available on the Fixed Rate Second Mtg only and proceeds must be used for home improvements. Over 90% CLTV = 1.00% increase in qualifying rate.

Offer applies to new home equity loans and does not apply to those already financed with Alive Credit Union. Upon request, we will provide an itemization of the costs. Property insurance is required, including flood insurance if applicable. All terms are subject to change. Subject to credit approval, documentation, and security requirements. Federally Insured by NCUA. Equal Housing Lender. NMLS#422880