



A Home Equity Line of Credit, or HELOC, from Trustar Bank is a great way to take advantage of the equity in your home. You can use it to tackle home improvements, finance home repairs, or consolidate debt.



 **6.25% APR***
CURRENT VARIABLE RATE

 BORROW UP TO 70% OF
THE VALUE OF YOUR HOME

 UP TO \$2,100 OF CLOSING
COSTS PAID BY THE BANK

 TEN YEAR DRAW PERIOD

CONTACT US TODAY!

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APR = Annual Percentage Rate (APR) is accurate as of 3/4/2026. Product rate is variable and may change based on the WSJ Prime Rate, currently 6.75% APR as of 12/11/2025. The rate of 6.25% APR applies to accounts signed up for automatic payment from a Trustar Bank account and a maximum combined loan to value of 70% or less. Add 0.5% without a Trustar Bank account. Product has a rate floor of 4.25% APR and a rate ceiling of 18% APR. Minimum Home Equity Credit Lines are \$10,000.00. Product term is 120 months. Minimum payment structure of interest-only payments for the initial 119 monthly payments with the 120th payment comprised of interest and balloon principal payment.

All equity lines have a \$350.00 processing fee and associated closing costs ranging from \$600-\$10,000. If the equity line is closed by the customer within 3 years, the customer will be required to reimburse all closing costs paid by the bank, including appraisal cost. Title insurance is required on equity lines of \$250,000 or more. Property insurance (and flood insurance if applicable) required. Limited to qualified homeowners and subject to credit approval. Additional restrictions may apply. Offer and rate are subject to change without notice. Other rates, terms, fees or conditions may apply. Trustar Bank NMLS# 1882450

