

# USE YOUR HOME EQUITY LIKE A PRO

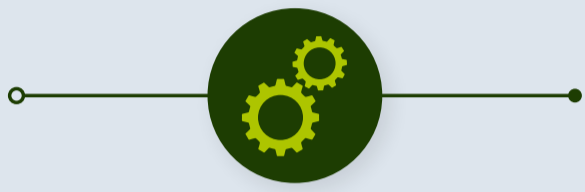
## HOME EQUITY LINE OF CREDIT (HELOC)



## FIXED HOME EQUITY LOAN

### HOW IT WORKS

Works like a credit card with a limit based on home's equity.



Works like a mortgage with loan amount based on home's equity.

### HOW YOU RECEIVE YOUR MONEY

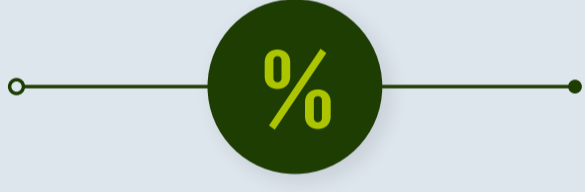
Draw funds as needed.



One up-front lump sum.

### INTEREST RATE

Variable interest rate.



Locked-in interest rate.

### HOW YOU REPAY

Payments may be interest-only or principal plus interest during your draw period.



Fixed payments of principal and interest.

### Recurring expenses:

- Education
- Emergency funds
- Home improvements
- Medical bills
- Tax bill payments

### BEST FOR



### Non-recurring expenses:

- Major home renovations
- Consolidating debt
- Tax bill payments



**SEATTLE**  
CREDIT UNION

