

Someday is today.



SKYWARD
CREDIT UNION

Make it happen with a Home Equity Line of Credit.

2.99% APR*

**Until April 1, 2018*

Plus a **\$100**
Home Depot® Gift Card**



*No closing costs. 2.99% APR introductory offer available for new loans. Must be first time HELOC borrower with Skyward Credit Union to receive gift card. Rate good until 4/1/2018 and then adjusts to regular rate (currently 5.00% APR up to 80% loan to value and 5.75% APR on loans up to 90% loan to value based on prime interest rate with a floor of 5%, maximum increase of 1% per adjustment in February and August, with a maximum rate of 12.75%). The finance charge begins to accrue on the date each advance is posted to the Credit Limit and accrues for each day the balance remains unpaid. \$100 per month minimum payment, \$5000 minimum advance must be taken at closing, \$500 minimum subsequent advances, first three advances per quarter are free; \$5.00 per additional advance. Subject to property valuation. Available for existing Skyward CU Home Equity Loans with \$5000 advance, on available credit. Primary residence only. Interest may be deductible (See tax advisor) Other limitations may apply. Limited Time Offer.

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