HOME EQUITY LINE OF CREDIT

Unlock your home's equity with a HELOC and access funds whenever you need them. Use a home equity line of credit to make home improvements, consolidate credit card debt, pay for college, fund a wedding, or even take an epic vacation – the choice is yours! Plus our focus on member service and convenient locations makes banking easy for you.

Apply for a HELOC and experience better banking with Visions today!

VISIONS
FEDERAL CREDIT UNION

visionsfcu.org/helocoffer

AMERICA'S BEST CREDIT UNIONS 2025
Newsweek
PLANT-A INSIGHTS GROUP

*APR = Annual Percentage Rate. Rate and terms are available on new home equity lines only. Credit union membership required with a $1 minimum deposit; restrictions apply, ask for details. Property must be owner-occupied. Maximum line amount is $500,000 with a CLTV up to 80% of appraised value minus a first mortgage. Maximum line amount is $250,000 for lines with a CLTV of 80.01%-100% of appraised value minus a first mortgage. APR is Prime -.25% with a minimum rate of 3.00% and a maximum rate of 15.80% APR. As of 3/17/25, the rate was 7.25% APR; visit visionsfcu.org/rates for current rate information. The following conditions must be met to waive closing costs: automatic payment on the new line and a minimum of $25,000 in new money advanced at closing. Estimated savings of closing costs, which varies by geographic market and property, generally total between $625 and $4875, including, but not limited to, the following costs: Automated Valuation Method (AVM), flood determination, credit report, lender attorney fees, recording fee, title insurance, mortgage tax, and title insurance (if applicable). Borrowers may be responsible for appraisal cost, if applicable. Property insurance is required. Flood insurance may be required. Borrower(s) will need to reimburse the credit union the full value of the closing costs resulting from the loan origination if the line is paid off and closed within 36 months of opening. Offer subject to change or expire without notice. Applications must be submitted no later than 6/30/25. Equal Housing Lender. Federally insured by NCUA.