



# HAVE YOU CONSIDERED A HELOC?

(Home Equity Line of Credit)



1038 N. Main Ave. Erwin, TN  
[www.clinchfieldcu.com](http://www.clinchfieldcu.com)



Your home's value minus what you owe is how much equity you have! Use that to consolidate bills, pay off vehicles, do home improvements, and more! It's a loan you use when you need it and only pay interest on what you owe. Take advantage of our **1.99%** special rate, only good through the end of the year, so make an appointment soon!

**1.99% locked in for 12 months!**

**10 year draw period/ 10 year payback period**

**CFCU will pay up to \$500 in closing costs!**

**Interest may be tax deductible**



Some restrictions may apply. Rate returns to prime plus as published in The Wall Street Journal after the first 12 months or when balance falls below \$10K. Offer Expires 12/31/20. See Mortgage Dept for details. Mary Lou Hatfield MLO# 732743 Jessica L Grindstaff MLO# 1646358 Clinchfield FCU NMLS# 681713