



# You have the dream, Let's make it happen

## UNLOCK YOUR HOME'S EQUITY WITH OUR Home Equity Line of Credit (HELOC) Plus Special

- Start with a variable rate as low as 6.75% APR (prime minus 1) for 12 months.<sup>1</sup> After that, the rate will revert to an 7.75% APR (prime minus 0) variable rate.<sup>1</sup>
- Pay no or lower closing costs.<sup>2</sup>
- Ability to lock all or portions of your balance into a low rate for up to 15 years.<sup>3</sup>

### Why a HELOC Plus?

**Unlock your options:** You can use the funds for a variety of purposes, such as home improvements, debt consolidation, or unexpected expenses.

**You're in control:** With a home equity line of credit, you have access to a revolving line of credit, which means you can withdraw funds as you need them.

**Lower costs:** Home equity lines of credit can be a more affordable borrowing option.

*All HELOC Plus qualifications and guidelines apply. See an Oostburg State Bank banker for details.*

<sup>1</sup> New HELOC Plus eligibility requirements apply. APR is Annual Percentage Rate. After the 12 month introductory period, the rate will revert back to Prime Rate as published in the Wall Street Journal Prime Rate. Your actual rate will be based on your creditworthiness and loan to value. Margins range from 0.00%-1.00%. Minimum credit score of 700 or more to qualify for the promotional rate. The introductory rate shown is for homeowners with up to 80% loan to value. Other rates will apply for loans with a higher loan to value. Rates are subject to change, but the APR will not vary above 18% APR. The minimum APR is 4.00%-5.00% (Floor Rate) for loans less than or equal to 80% loan to value. Your actual variable periodic rate and floor rate will be based on your credit worthiness and loan to value.

<sup>2</sup> No closing costs apply to new HELOC Plus loans only. Property insurance is required.

<sup>3</sup> Lock in up to three fixed-rate amounts at one time. The cost for each rate lock is \$50.00.



**Oostburg Office**  
905 Center Avenue  
(920) 564-2336

**Cedar Grove Office**  
10 Phoenix Avenue  
(920) 668-6216

**Sheboygan Falls Office**  
1010 Happy Lane  
(920) 550-2525



**Member  
FDIC**