



HOME EQUITY LINE WITH LOCK OPTION (HELLO)

Draw what you need. Option to lock in your rate.

Fund your project with an unbeatable combination of flexibility and payment security. With our home equity line of credit you have the ability to choose a variable rate or fixed rate at any time.

- Lock any or all of your line to a fixed-rate advance
- Choose your repayment term for the fixed-rate advance
- Up to three fixed-rate advances at a time
- As you pay down your line, your available balance increases
- No closing costs¹
- Low rates and easy payments
- Borrow what you need, when you need it
- Only pay on what you use
- Credit decision within 1 business day
- Lock 3 times per-year. Multiple terms available²
- No annual fee³

What you can expect the process to look like:

1

Apply Online or at a Branch. Once we receive a completed application St. Mary's Bank will contact you on the status of your application. If approved, we will move forward with outlining the line of credit to fit your needs while completing the needed paperwork.

2

When all documents and disclosures are gathered, signed, and approved, a title report will be ordered

- A property condition report or an appraisal will be triggered

3

Upon approval of title report and either an appraisal or property condition report, a commitment letter is sent with a firm offer of credit

- Borrower returns signed commitment letter
- A loan closing is scheduled
- Borrower will have access to the funds 3-6 business days after closing



It's easy to apply. Call, click or visit today.
1.888.786.2791 | www.stmarysbank.com

1. For 1-4 family owner occupied primary residence NH properties only. \$10,000 Minimum line amount. If the line is paid in full and closed within 3 years of activation, you may be required to reimburse St. Mary's Bank for any closing costs paid on your behalf, estimated to range between \$500 - \$1,100. 2. Maximum of 10 locks during draw period. First lock waived within 12 months of open. \$50 fee to lock. Term of the lock cannot exceed the draw period 3. \$50 annual fee waived with automatic payments from a St. Mary's Bank checking account. See additional important details, including rates and terms, by visiting the consumer loan rates page at www.stmarysbank.com. St. Mary's Bank is a member-owned credit union. Membership is open with purchase of one share of capital stock for \$5. Federally insured by NCUA.

