

HOME EQUITY LINE OF CREDIT



Your home's equity has plenty to offer.

Get the cash you need by tapping into your home's equity. A Kinecta Home Equity Line of Credit gives you the flexibility to access your money on your terms:

- Variable interest rate
- Only pay interest on the amount you use
- Borrow up to \$250,000
- Access funds whenever you need them
- Draw funds for up to 10 years
- Up to 20-year repayment period
- Interest may be tax deductible*

For Questions

Call 800-854-4501, Option 1 or visit www.kinecta.org/harp-solution

Send us your contact info:
[www.kinecta.org/
home-loans-leads](http://www.kinecta.org/home-loans-leads)



Other Popular Services

Homeowners Insurance

One-stop comparison shopping with the nation's top-rated insurance companies.

www.KinectaInsurance.org

Home Loans

Whether you're a first-time homebuyer, on your third house, or just looking to refinance, there's no need to shop around to find the mortgage that's right for you.

www.kinecta.org/home-loans

Rates are subject to change. Subject to terms and conditions. All loans subject to credit approval.

* Check with your tax advisor.

Rates are available as low as 4.00% Annual Percentage Rate (APR), based on creditworthiness. Your rate may differ. The maximum APR that may apply over the life of the loan is 18.00%. Certain fees, conditions and restrictions, including a \$495 administration fee, may apply. Consult your tax advisor regarding deductibility of interest and charges. Terms and conditions are subject to change without notice. All loans are subject to credit approval.

Securities & Insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC. Insurance products offered through Kinecta Financial & Insurance Services, LLC and Apollo Agencies, Inc., subsidiaries of Kinecta Federal Credit Union. California Insurance License #0E24631 (Kinetca Financial & Insurance Services, LLC) or California Insurance License #0394033 (Apollo Agencies, Inc.). Insurance and investment products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Kinecta Financial & Insurance Services, LLC, Apollo Agencies, Inc. and Kinecta Federal Credit Union are not affiliated with LPL Financial. Some insurance products available to California residents only.

