



NMLS No: 423546

As of 5-May-22


LINE OF CREDIT¹		<i>Borrow between \$20,000 to \$250,000</i>	
<i>Borrow up to \$250,000</i>			
	Rate	APR	
Ready Line	4.00%	4.00%	
SPECIAL OFFER!		<i>Borrow between \$25,000 to \$250,000</i>	
Home Sweet Home	1.99% ²	1.99%	
Available exclusively for RTN first mortgage borrowers or mortgage-free members. You will benefit from:			
 <ul style="list-style-type: none"> • Low introductory rate for 6 months (conditions apply) • Rate set at 0.50% below prime for the life of loan (currently 3.50% APR as of May 5, 2022) 			
FIXED RATE³		<i>Borrow between \$5,000-\$250,000</i>	
	Rate	APR	Cost per \$1,000
Up to 60 Months	3.875%	3.875%	\$18.36
61 - 120 Months	4.375%	4.375%	\$10.30
121- 180 Months	4.575%	4.575%	\$7.69
181 - 240 Months	4.875%	4.875%	\$6.53



1.99% APR
6-mo. introductory rate²

Introducing the Home Sweet Home line of credit.

A special line of credit for members with a first mortgage with RTN FCU (or no first mortgage outstanding). Requires \$25,000 advance or \$250 fee.



Apply for your loan now!

Visit RTNMortgage.org

All rates and annual percentage rates (APR) quoted are accurate as of the date printed above, are owner-occupied, one- to four-family properties, condominiums and/or second homes in MA, NH, RI and ME and may be withdrawn or changed at any time without notice.

- Satisfactory property insurance is required.
- Borrow up to 85% of your home's value (less your present mortgage) if your first mortgage is currently with RTN FCU
- Borrow up to 80% of your home's value (less your present mortgage) if your first mortgage is with another lender
- All borrowers must be members of RTN FCU
- All standard costs paid by RTN except the Registry of Deeds recording charges. Appraisals may be ordered at the member's expense. Other terms and conditions apply.
- Cancellation fee of up to \$575 will apply if line or loan is paid in full and closed within the first three years.
- Tax deductibility — You should consult a tax advisor regarding the deductibility of interest and charges for these programs.
- 18% APR maximum

¹**Line of Credit Terms and Conditions**

- Variable rate is subject to change monthly at 0.50% less than the prime lending rate as listed in *The Wall Street Journal* on the statement cycle date. Draw period for the first 10 years requires interest-only monthly payments. 10-year repayment phase follows.
- For other terms and conditions, see our disclosure IMPORTANT TERMS OF OUR LINE OF CREDIT provided at the time of application.
- Minimum rate: Ready Line: 4.00%; Home Sweet Home: 2.50%

²**Home Sweet Home Line of Credit**

- Available to RTN first mortgage borrowers or those without an outstanding first mortgage lien
- Minimum credit score 640 and 45% maximum debt-to-income ratio
- 1.99% APR Introductory rate valid for 6 months available by A.) taking a \$25,000 minimum advance within seven (7) days of closing and outstanding for six (6) month or B.) paying \$250.00 fee at closing
- APR thereafter is Prime Rate minus 0.50%.

³**Fixed Rate Loans**

Rates reflect a 1% rate discount with direct deposit to an RTN account and automated payment from an RTN FCU account.



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