Henrico
Federal Credit Union

Home Equity Rates At A Glance
October 25, 2013

Fixed Rate Home Equity Line of Credit (L40)

Repayment Term	Annual Percentage Rate [1 2] Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	4.99%	5.24%	5.49%
121 - 180 Months	5.49%	5.74%	5.99%

Adjustable Rate Home Equity Line of Credit (L41)

Repayment Term	Annual Percentage Rate [1 2 3] Based on Credit Score		
	80% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 180 Months	3.25%	4.25%	4.75%
	Prime + 0.00	Prime + 1.00	Prime + 1.50

Fixed Rate Home Equity Loan (L43 or L44)

Repayment Term	Annual Percentage Rate[1] Based on Credit Score					
	80% or Less LTV			81% - 90% LTV [4]		
	≥ 680	640 - 679	≤ 639	≥ 680	640 - 679	≤ 639
1 - 120 Months	3.99%	4.24%	4.49%	4.49%	4.74%	--
121 - 180 Months	4.49%	4.74%	4.99%	--	--	--

Fixed Rate Mortgage Refinance Loan (L42)

Repayment Term	Annual Percentage Rate[1] Based on Credit Score		
	75% or Less LTV		
	≥ 680	640 - 679	≤ 639
1 - 120 Months	2.99%	--	--
121 - 180 Months	3.24%	--	--
181 - 240 Months	3.99%	--	--

All rates are subject to change without notice. Rates effective as of October 25, 2013.

Henrico will obtain a valid first or second lien position on the consumer's dwelling. Adequate property insurance is required. Payment example based on a $10,000 loan: $96.52 at 2.99% APR with a 10-year term; $70.22 at 3.24% APR with a 15-year term; $60.55 at 3.99% APR with a 20-year term.

[1] Actual rate will vary depending on applicant's credit ratings and length of loan term.

[2] You may draw against your credit line any time during the first four years after closing.

[3] APR may vary, minimum APR is 3%, maximum APR is 16%.

[4] Maximum loan amount is $25,000 or less when LTV exceeds 80%.

EQUAL HOUSING LENDER

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