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**DON'T WAIT — OFFER EXPIRES XX/XX/XXXX!**

[FIRST NAME] [LAST NAME]  
[ADDRESS 1]  
[ADDRESS 2]  
[CITY], [STATE] [ZIP]



**GET A \$100 GIFT CARD** when you open a Home Equity Line of Credit at [Financial Institution] and spend \$1,000.\*

Visit [\[FI.com/XXXXXX\]](#) to learn more now.

**EXCLUSIVE OFFER**

Get a \$100 gift card when you open a Home Equity Line of Credit at [Financial Institution] and spend \$1,000.\*

[First Name],  
turn your old  
place into your  
new space.

Get access to cash with a Home Equity Line of Credit from [Financial Institution].

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**SCAN CODE TO  
APPLY TODAY!**

## Now is the time to make your home truly your own.

Why delay putting in that new patio, renovating your kitchen or adding an additional bathroom? A Home Equity Line of Credit from [Financial Institution] is the perfect way to complete all of your projects, and get access to cash when you need it.

**Get great rates without incurring closing costs. Plus, get a \$100 gift card of your choice when you open a Home Equity Line of Credit by XX/XX/XXXX and spend \$1,000 by XX/XX/XXXX.\***

# A Home Equity Line of Credit allows you to borrow funds, as you need them, against the equity you have in your home.

### AFFORDABLE RATES

More cost-effective than other financing options.

### FLEXIBLE BORROWING

Only borrow what you need and spend it as you need it.

### FAST AND EASY

It takes just a few minutes to apply and we close quickly.



Get a \$100 gift card of your choice when you open a Home Equity Line of Credit at [Financial Institution] and spend \$1,000.\* Visit [FI.com/XXXXXX] to learn more now.

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\*[Financial Institution Name] will pay for all fees required, including credit report, determination, title search, appraisal and recording fees. For a limited time, customers who open a new HELOC with line draws >=\$1,000 will qualify for a \$100 gift card. Line draw must remain in place for a minimum of 60 days to qualify for the incentive. Gift cards will be delivered to qualified customers 4-6 weeks after the offer period ends. New HELOC account opening and minimum line draw of \$1,000.00 is required to qualify for the offer. To qualify for this offer, you must submit your application between XX/XX/XXXX and XX/XX/XXXX and close by November 30, 2022. Minimum line amount is \$10,000. Maximum draw term of the loan is 120 months. Combined loan to value limits apply. Property insurance is required. Flood insurance may be required. Homes currently on the market are not eligible. Subject to credit application and approval. Variable Rates from 4%-18% Annual Percentage Rate (APR). Offer and rates are subject to change without notice. Other HELOC programs are available.

Line draws will be tallied by [Financial Institution Name], and earned promotion redemption code and instructions will be issued and emailed/mailed 4-6 weeks after the offer period ends. Redemption code will expire 120 days from issuance.

\*\*The listed merchants are neither affiliated with [Financial Institution Name] nor are the listed merchants considered sponsors or co-sponsors of this program. Uses of merchant names and/or logos are by permission and all trademarks are the property of their respective owners. Please see merchant gift card/certificate for additional terms and conditions which may apply and which may change at merchant's sole discretion. Merchants are not liable for any actual or alleged claims related to this offer. [Financial Institution Name] may only distribute the Gift Cards/Claim Codes to recipients on a promotional basis as part of a member incentive program. Additional terms and conditions may apply.

\*\*\*Consult your tax advisor.

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