Bank of Bartlett



Apply Now!

(901) 382-6600
bankofbartlett.com

HOME EQUITY LINE OF CREDIT

Intro rate of
3.99% APR for 3 months*
then
Variable rates as low as
7.00% APR



Special offer and no closing costs available for HELOCS up to $250,000

*The advertised rate of 3.99% APR is fixed for the first 3 months. Then the rate is variable equal to the Wall Street Journal Prime Rate plus a margin of 0% to .49% depending on certain factors such as your credit history which corresponds to 7.00% APR to 7.49% APR, but with a lifetime floor rate of 4.00%. Your APR will never be more than 24% or less than 4.00%. The advertised rate applies to credit scores 750+ and max LTV of 80%. New money only. 3.99% APR is available for HELOCs under $250,000. Limited time offer. Other terms and conditions apply. Other rates and terms are available for those who may not qualify for the advertised rate. Loans are subject to credit policies and approval. Rates, terms, and conditions are subject to change without notice. Rates are adjusted daily based on changes in the Prime Rate. A prepayment penalty for early termination is applicable on a decreasing percentage basis if this loan is paid in full and closed within the first 24 months from the date of the credit agreement as follows; 1.) 2% of the credit agreement's principal loan amount will be due if the loan pays off within the first 12 months, and 2.) 1% of the credit agreement's original principal loan amount will be due if the loan pays off and closed within the second 12-month period. A $150 annual inactivity fee applies if there is no activity on your line during a 12-month period. Bank will pay closing costs on loans up to $250,000. Borrowers may be responsible for closing costs on credit lines exceeding that amount and could range from $0 - $850 or higher depending on the amount of your loan and other factors such as title insurance premiums. Property and flood insurance required when necessary. Bank of Bartlett NMLS# 418439.

MEMBER FDIC