

# Get A Community First Home Equity Line With No Closing Costs!

There are many benefits of establishing a line of credit based on the equity you've built in your home. And right now, we're offering two more— **an impressive six month rate and no closing costs.\***

A Community First Equity Line may be the most effective and least expensive way to pay for expenses such as home improvements, college tuition, vehicle purchases or tax payments. Best of all, the interest you pay may be tax deductible (consult your tax advisor).

- Free checks for added convenience
- Primary or secondary residences (condos and townhomes not included)
- \$10,000 minimum initial draw
- Offer good through 12/31/2017

*Visit your nearest Community First office, or call 864-886-0206 for details. And if you think our rate is impressive, wait until you experience our service!*

**FIRST 6 MONTHS**

**1.99%**

ANNUAL PERCENTAGE RATE

**AFTER 6 MONTHS**

**PRIME FOR LIFE\*\***

\*\*WALL STREET JOURNAL PRIME RATE  
(4.25% as of 7/1/17)

SENECA    WALHALLA    WESTMINSTER    ANDERSON    WILLIAMSTON

For the first six months, an ANNUAL PERCENTAGE RATE (APR) of 1.99% will be applied to all outstanding balances. Beginning with your seventh (7th) billing cycle, the APR for all outstanding balances will be the Wall Street Journal Prime Rate, which was 4.25% as of 7/1/2017, but will never be more than 18%. This product has a variable rate feature.

If you terminate your equity line of credit within 36 months from the account opening date, a \$500 fee will be charged back to your line of credit balance.

Other: All lines are subject to credit approval; other credit qualifications apply. All terms are subject to change. South Carolina residences only. A minimum initial draw of \$10,000 for 90 days is required. Property insurance is required, including flood insurance if applicable.

\*Based on in-house appraisals only. Costs associated with outside appraisals are the responsibility of the applicant.