



**Baptist Health  
South Florida**  
Federal Credit Union 

## There is still time to bring your next home improvement to life or consolidate your debt with our Home Equity Loan.

The recent Fed rate increase will make it more expensive to borrow money. Baptist Health South Florida FCU is pleased to inform you that our Home Equity Loan rates are still low and very competitive.

Rates as low as **4.25%** APR<sup>1</sup>

### PLUS,

- Borrow up to \$200,000<sup>2</sup>
- Closing Cost Credit up to \$1,000<sup>3</sup>
- No Annual Fee
- No Application Fee
- Easy Application Process
- Convenient Access to Funds<sup>4</sup>

**Act now before it's too late!**

**GET STARTED**

<sup>1</sup>APR = Annual Percentage Rate. The rate shown is the lowest available and your rate may be higher. Rates as low as 4.25% APR for 60 months. APR not to exceed 18.00%. The Minimum pre-approval amount is \$20,000.00. The final approved amount could be higher and will be based on creditworthiness, income, collateral, and other factors. Advertised rates are subject to change without notice. All loans are subject to approval. Baptist Health South Florida FCU membership is required. Other restrictions may apply. <sup>2</sup>Loan amount may vary based on creditworthiness, collateral, and other factors. BHSFFCU Home Equity Loans are limited to a maximum CLTV (combined loan-to-value) of 90%. <sup>3</sup>BHSFFCU will pay closing costs up to \$1000. If a Home Equity is closed within the first 24 months from the date opened, the borrower will be required to repay all closing costs provided by BHSFFCU. <sup>4</sup>Loan proceeds will be deposited into your BHSFFCU savings or checking account when the loan closes.

Insurance is required; flood insurance and property appraisal may also be required. Title insurance and recording fees may be assessed. Costs to satisfy certain prior liens may also be assessed. Offer applies to owner-occupied residential properties only and is subject to no less than a second lien position.