



SAY HELLO

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TO A (REALLY GREAT) HELOC!
(THAT'S A HOME EQUITY LINE OF CREDIT.)

**Introductory rate 4.75% APR* for
1st year. 5.00% APR variable rate
(as of 8/1/18) after introductory period.**

Minimum of \$20,000 / maximum of \$100,000



HERITAGE**BANK**

BANK *with* **HERITAGE.COM** MEMBER FDIC

HERITAGE BANK NMLS #431499

*Annual Percentage Rate. After introductory period, the APR will vary based on the Prime rate as published in the *Wall Street Journal*. Prepayment penalty of \$350 if closed in the first 24 months. \$49 annual fee applies. Property insurance is required. Flood insurance may be required. Heritage Bank will pay flood determination, recording, title exam, credit report fees and an evaluation (or appraisal, as applicable) up to \$225. Maximum interest rate is 15.00% APR. Other terms and conditions may apply. Offer is valid as of August 1, 2018 to individuals only, for primary residence and is subject to credit approval. This is a limited time offer and may change without notice. This offer cannot be combined with other discounts, offers, or promotions.

