

Buried by Holiday Debt? Melt it Away With a HELOC!

Pay off your Christmas credit card balances with
a lower-rate Home Equity Line of Credit.

5.95% Introductory APR
for 12 months*

For borrowers with 750+ credit score.

Then variable APR equal to Prime + 1.00%

6.95% Introductory APR
for 12 months*

For borrowers with 700 - 749 credit score.

Then variable APR equal to Prime + 1.00%



**Borrow up to 85% Combined - Loan - to - Value (CLTV)
Primary Residence Only**



**Constitution
Bank** **Here for You.
Here for Good.**

*The introductory APRs of 5.95% and 6.95% are fixed for the first 12 billing cycles and are available only to qualified applicants based on credit score tiers shown above. After the introductory period, the APR becomes a variable APR based on the U.S. Prime Rate as published in the Wall Street Journal plus a margin of 1.00%. The APR will vary with the Prime Rate and may increase or decrease after account opening. The minimum APR after the introductory period is Prime + 1.00%. There is no maximum APR cap other than the cap set by applicable state law. Rate and terms are subject to change without notice. Maximum combined LTV is 85%. Property must be an owner-occupied primary residence.

Closing costs will apply depending on loan amount and property type. Promotional rate eligible only if your first lien mortgage is held with Constitution Bank, or when the HELOC is opened as a first-lien loan. Property insurance is required; flood insurance may be required. All loans are subject to credit and property approval. Not all applicants will qualify for promotional rates. Applicants with credit scores below 700 may qualify for the standard HELOC program at non-promotional rates.

Additional conditions, restrictions, and underwriting guidelines may apply. See a loan officer for full details.