HOME EQUITY LINE-OF-CREDIT

INTRODUCTORY RATE FOR 6 MONTHS

30-YEAR	40-YEAR
3.9% APR[2]	4.5% APR[3]

HOME IMPROVEMENTS WITHIN YOUR REACH.

Low rate, more flexibility.

No Annual Fee • No Closing Costs[1] • Easy Access to Funds

(Transfer Funds on IMCU Mobile App, Write a Check or Visit a Branch)

INDIANA Members Credit Union

IMCU.COM

Contact your branch manager or apply online at IMCU.COM!

[1]Closing Costs: Effective with applications dated October 28, 2024 Appraisal (both exterior only and interior/exterior) fees incurred during the origination of the loan must be paid at closing. Appraisals are required on all loan amounts more than $125,000. [2]Intro Rate Annual Percentage Rate. This rate (effective January 1, 2026) is a special limited time offer and subject to change without notice. Introductory rate of 3.90% APR applies to new 30 Year home equity lines-of-credit opened on or after January 1, 2026 and does not apply to refinances of existing IMCU home equity lines. This rate is only available for owner occupied single family residences. Certain restrictions and conditions apply. $5,000 minimum loan amount. After the first 6 months, all balances convert to the variable rate APR based on an index plus a margin. The variable rate is based on the highest Prime Rate (the index) as published in the Wall Street Journal in effect on the last Tuesday of the calendar month. The APR for the Home Equity Line of Credit may increase or decrease, but will never fall below 2.75% and will never exceed a maximum rate of 21.00% or highest rate allowable by law. The margin is 0.00% to 2.50%, depending upon credit worthiness, term, credit score and combined loan-to-value (CLTV). As of 12/11/2025, the Prime Rate was 6.750%, so APRs are 6.750% (Prime Rate + 0.00% margin) to 9.25% (Prime Rate + 2.5% margin). Credit advances may be taken for 5 years (draw period) and renewed up to a total of 15 years. A repayment period for a minimum of the remaining 15 year term will require, at minimum a monthly payment of the finance charges (accrued interest) for the prior month. Depending on the terms of your loan, if you made the minimum payments due each month, your loan may have a balloon payment due at maturity of the full amount drawn. CLTV is based on the Indiana Members Credit Union approved valuation method. IMCU home equity lines may be eligible for interest only payment option. Consult your tax advisor regarding deductibility. Certain restrictions and conditions apply. Property owner must supply proof of insurance. NMLS # 402492.

[3]Intro Rate Annual Percentage Rate. This rate (effective January 1, 2026) is a special limited time offer and subject to change without notice. Introductory rate of 4.50% APR applies to new 40 Year home equity lines-of-credit opened on or after January 1, 2026 and does not apply to refinances of existing IMCU home equity lines. This rate is only available for owner occupied single family residences. Certain restrictions and conditions apply. $5,000 minimum loan amount. After the first 6 months, all balances convert to the variable rate APR based on an index plus a margin. The variable rate is based on the highest Prime Rate (the index) as published in the Wall Street Journal in effect on the last Tuesday of the calendar month, currently 6.750% APR. The APR for the Home Equity Line of Credit may increase or decrease, but will never fall below 2.75% and will never exceed a maximum rate of 21.00% or highest rate allowable by law. The margin is 0.50% to 3.00%, depending upon credit worthiness, term, credit score and combined loan-to-value (CLTV). As of 12/11/2025, the Prime Rate was 6.750%, so APRs are 7.250% (Prime Rate + 0.50% margin) to 9.750% (Prime Rate + 3.0% margin). Credit advances may be taken for 5 years (draw period) and renewed up to a total of 20 years. A repayment period for a minimum of the remaining 20 year term will require, at minimum a monthly payment of the finance charges (accrued interest) for the prior month. Depending on the terms of your loan, if you made the minimum payments due each month, your loan may have a balloon payment due at maturity of the full amount drawn. CLTV is based on the Indiana Members Credit Union approved valuation method. IMCU home equity lines may be eligible for interest only payment option. Consult your tax advisor regarding deductibility. Certain restrictions and conditions apply. Property owner must supply proof of insurance. NMLS # 402492.

EQUAL HOUSING OPPORTUNITY

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