

From: Fremont Bank <wholesale@fremontbank.com>
Sent: Thursday, September 07, 2017 10:01 AM
To: Chris Stiles
Subject: [BULK] [EXTERNAL] Test Message - Close out the year with a special Home Equity Line of Credit, limited time offer



Dear Subscriber,

There are many reasons to get a **Home Equity Line of Credit**, like consolidating higher interest rate debt or covering unplanned expenses. They're also great for home repairs, renovations and many more of life's surprises. Even if you don't need to access it now, that's OK – enjoy the peace of mind knowing it's there when you need it. You can borrow from a portion of the available equity on an as-needed basis during the 10-year draw period.

While there are several benefits to a Home Equity Line of Credit – like competitive interest rates, flexible payments and potential tax benefits³ – Fremont Bank helps you keep even more money in your pocket by waiving many of the fees that are commonly charged.

Our special offer to December 31 includes*:

- No \$250 Application Fee²
- No \$95 Setup Fee²
- No \$75 Annual Fee For the Three Years²
- No Closing Costs¹

Is a Home Equity Line of Credit right for you? Consult with one of our local loan agents by calling **866-997-7359**. Find out just how easy it is to access your home's equity.

Learn more about our Home Equity Lines of Credit

* Offer is valid for applications received January 3, 2017 – December 31, 2017. All home loan

programs are subject to credit qualification, income verification, and collateral evaluation. Additional restrictions, limitations and exclusions may apply. Property insurance, may include flood insurance, required. Home Equity Line of Credit features variable rates based on the Prime Rate published each day in The Wall Street Journal Money Rates Table (the "Index"), plus a margin. The APR can change monthly, but will not vary above 18% APR, or below 2.99% APR. The index as of the last date changed on 6/15/2017 is 4.25%. As of 6/15/2017, the variable rate for home equity credit lines of \$20,000-\$250,000, with a combined-loan-to-value ratio (CLTV) up to 75% range from 4.50% APR to 5.00% APR on an owner-occupied 1-4 family residence. APR includes a 0.50% interest rate discount for maintaining automatic loan payments (ALP) from a Fremont Bank personal checking account⁴. Higher rates may apply for credit limits below \$20,000 or above \$250,000, and/or lien position. Rates are subject to change without notice.

We may reduce or suspend your credit limit if any of the conditions that existed at the time your HELOC was opened change significantly, such as the value of your home declines, we reasonably believe you may no longer be able meet the repayment terms, or you default on a material provision of your HELOC agreement.

* Paying the minimum interest only monthly payments will not repay the principal that is outstanding on your line. Your monthly payment may increase, possibly substantially, once your credit line transitions into the repayment period.

1 No Closing Cost Loans are subject to terms and conditions of Fremont Bank's Application Fee Agreement, which lists the specific costs and fees the borrower will not pay. Borrower is responsible for paying all fees and charges imposed by brokers or an existing third party lender (for example, payoff demand statement fee and/or a reconveyance fee) as well as any prepayment penalty imposed by any third party lender or Fremont Bank. Loans with lower nominal interest rates may be available to borrowers willing to pay points and fees.

2 The \$250 Application Fee and \$95 Set-Up Charge are waived when you apply between January 3, 2017 – December 31, 2017. You may also be required to pay certain fees to open this credit line. These fees generally total between \$0 and \$900. The \$75 Annual Fee is waived for the first three years. After the third (3rd) year, during the Draw Period, you will be required to pay an Annual Fee of \$75 for each year the account is open, whether it is used or not. The Annual Fee will not be refunded in whole or in part and will be owed to the bank once it is posted to your account, even if the account is subsequently changed, frozen, closed or terminated for any reason. For credit lines of \$25,000 and higher, if you terminate your HELOC account within 36 months of opening it, you will be required to pay an early closure fee of \$500 plus any reconveyance and recording fees Fremont Bank paid on your behalf.

3 Consult your tax advisor regarding deductibility of interest.

4 Discount only applicable as long as payments are set up for automatic deduction from a Fremont Bank personal checking account. Only one automatic payment discount per home equity line of credit will apply. The removal of any discount will increase the rate.

 Equal Housing Lender | Member FDIC | NMLS #478471 | WHSL-0089-0917

This message was sent to chris.stiles@fremontbank.com from:

Fremont Bank, wholesale@fremontbank.com

Fremont Bank | 2580 Shea Center Dr. | Livermore, CA 94551

[Unsubscribe](#)