

OPEN TODAY AND SAVE BIG

WITH OUR SMARTEST HOME EQUITY LINE EVER

- Get up to \$500.00 to switch!*
- Open with No Bank closing costs!*
- Up to 100% loan-to-value!*
- Short closing time frame!
- 10 – year draw / 20 – year repayment!

*Initial Fixed Rate discounted to 1.00% Annual Percentage Rate (APR) available for the first year for applications received after April 1, 2017; otherwise, variable rates and terms apply. The variable rate is based on the Prime Rate as published in the Wall Street Journal. The current Prime Rate is 4.00% APR. This discounted rate is available for new Home Equity Lines of Credit or existing lines that mature on or after April 1, 2017, and is not available for refinancing of existing Highlands debt. After the initial fixed rate period, rates are variable. Variable rates effective April 1, 2017, are prime, plus a margin, based on the credit line amount, debt-to-income (DTI), occupancy type, the home's loan-to-value (LTV) ratio, the borrower's credit score, and if the borrower has a Highlands checking account. Maximum APR is 18.00%. All lines are subject to an annual fee of \$50, waived if interest earned is more than \$100. Receive a credit at loan closing (up to \$500) to offset a third-party lender's early closing fees when you make an advance on your new HELOC to pay off your existing home equity line with that third-party lender. Bank will cover Bank closing costs. Borrower responsible for recording fees for loans over \$100,000 in Virginia, and for loans over \$250,000 in all other States. Account has a 10-year draw period (with interest-only monthly payments), followed by a 20-year repayment period (with principal plus interest payments). A \$300 fee will be assessed if account is closed within the first 3 years (except in North Carolina). All North Carolina residents who close within the first 3 years will be responsible for the repayment of Bank closing costs up to \$300. Offer is subject to change or discontinuation without notice. Consult your tax advisor about the deductibility of interest.