



READY TO APPLY?

Scan the QR Code, or go to:
4frontcu.com/heloc to get started!



Tap into a HELOC. The smart, simple solution for financing home improvement.

INCREASE YOUR HOME'S LIVABILITY AND VALUE WITH A 4FRONT CREDIT UNION HELOC.

Dreaming of a new kitchen? Thinking about updating your bathroom? If you have a home improvement project in mind, financing can be a lot closer than you think. In fact, it's right in your home (No, it's not under the floor boards.)

A Home Equity Line of Credit (HELOC) from 4Front Credit Union is a simple, cost-effective way to finance almost any home remodel or renovation you may dream up. A HELOC is a revolving line of credit that's determined by your home's value and the amount you owe on the mortgage.

If you're looking to increase your home's livability, functionality and long-term value, a HELOC can be the perfect, worry-free way to make it happen!



ARE YOU ELIGIBLE FOR A HELOC?

A HELOC is based on the amount of equity you have in your home. The longer you've owned your home, the more equity you'll have in it. The more equity, the more you can typically borrow through a HELOC. If you've owned your home 12 months or more, you're likely to be eligible for a HELOC. Talk with a 4Front mortgage specialist to learn more and to secure the HELOC that's right for you.

➤ ***Read on to discover everything you need to know about using a Home Equity Line of Credit (HELOC) to tackle home improvements.***

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USING YOUR HOME'S EQUITY FOR RENOVATIONS.

A HELOC IS A SMART WAY TO GET IT DONE.

Before you can begin on the home improvements you're envisioning, you may need to secure the financing to make them happen. Flexibility is the main reason you'll want to consider a HELOC for your financing.

With a HELOC from 4Front Credit Union, you get access to a pool of cash that you can dip into whenever you're ready to make a home renovation. The ability to make renovations and payments on your timetable is another major benefit of using a HELOC.



HOME RENOVATIONS ARE JUST THE BEGINNING.

THE MANY OTHER WAYS TO SIMPLY PUT A HELOC TO USE.

A HELOC can be used to finance a wide variety of life plans and projects. Some of the many ways 4Front Credit Union members have deployed HELOCs include:



Education

The cost of college tuition, room and board can be significant. Instead of saddling children with long-term student loans, a HELOC can be a better way to fund this crucial educational investment.



Real Estate Down Payment

If you're interested in an investment property or vacation home for yourself – or a first home for your children – a HELOC may be a smart way to fund the down payment.



Child or Grandchild's Wedding

Financing a once-in-a-lifetime event with a HELOC may be a good way to get the funds for a big life event with a more competitive interest rate and a longer repayment window.



WHY A HELOC MAY BE THE SMART OPTION FOR YOU.

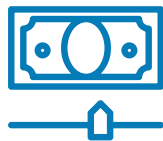
BENEFITS OF A HELOC



Tap into your line of credit whenever you need to.



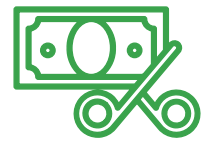
Line of credit remains open until term ends.



You'll know your credit limit up front.



Repayment terms are flexible.



Interest may be tax-deductible.

ALL OF THOSE BENEFITS ADD UP TO FLEXIBILITY FOR YOU. HERE'S A REAL-LIFE HOME IMPROVEMENT SCENARIO:

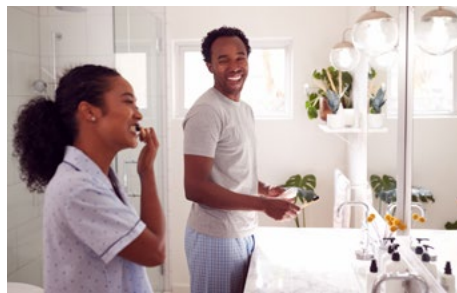
Let's say you've decided to update your kitchen cabinets. (Smart choice, by the way. Kitchen renovations provide a great return on investment!) But midway through your cabinet remodel, you decide to update the floors and countertops while you're at it.

With a HELOC you can easily access more funds as you need them. And you'll have a longer window to start paying those funds back.

RENOVATIONS WITH THE BIGGEST RETURN ON YOUR INVESTMENT.

HOW A HELOC CAN SIMPLY BENEFIT YOUR BOTTOM LINE.

For many Americans, there's no better time than right now to take on a home improvement project they've been dreaming about. If you're in this mindset and you're going to be staying in your home for the foreseeable future, why not make your living space as beautiful and accommodating as possible?



Kitchen

A kitchen remodel will always be on the top of most people's list. Since kitchen updates tend to be a little more expensive, they are a great place to deploy your HELOC funds. Some of the more popular kitchen updates include:

- Updating countertops
- Adding new cabinetry
- Installing new ranges, stoves and appliances
- Expanding the size (footprint) of the kitchen

Bathroom

A great place to use HELOC financing is by bathroom remodeling. Giving your bathroom a brand, new look can pay dividends if you sell your home in the future. Some of the most popular bathroom remodeling projects include:

- Installing new cabinets
- Tiling a shower or bathtub

Basement

If you're looking for additional living space in your home, a finished basement is a great place to allocate your HELOC funds. Even if you want to keep your basement unfinished, you can still waterproof basement walls, add storage and shelving and paint the floors and walls. If you're looking to finish your basement, consider:

- Creating a home theater
- Adding a guest bedroom
- Adding a guest bathroom
- Adding a basement fitness, craft or workshop area

A man with a beard, wearing a white t-shirt and a plaid shirt tied around his waist, is painting a white wall. He is holding a paint roller in his right hand and a white bucket in his left. The background features a pattern of light blue dots of varying sizes. The overall scene is bright and clean, suggesting a home renovation project.

WE'RE READY TO HELP FUND YOUR SMART HOME RENOVATION

If you want to learn more about our Home Equity Lines of Credit, other loan options or our variety of other homeowner topics, go to [4Frontcu.com](https://www.4frontcu.com) or call us at (231) 929-2000.

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