

Use the equity in your home for, well, anything.

Home improvement • Emergency expenses
Debt consolidation • College tuition

Introductory 3-year Fixed Rate Home Equity Line of Credit

HELOC Promo
(Owner Occupant Only)

5.25%
APR*

**Extended
to
2/28/25**

- 5.25% APR* fixed for first three years
- \$500 credit towards closing costs
- 10-year draw followed by 20-year repayment**
- Borrow up to 80% of the value of your home*

Territorial Savings Bank

Limited time offer. *Annual Percentage Rate (APR) for Owner Occupant fixed rates effective as of 9/16/24 and will expire on 2/28/25 for qualifying applications received 9/16/24-2/28/25. The introductory APR will be effective for the first 36 months from the date your new Home Equity Line of Credit account is opened (introductory period). Rates are variable and the APR is subject to change on the first day of each calendar quarter after the end of the fixed rate period, if applicable. The APR is based on the Prime Rate published in The Wall Street Journal, plus a margin of 1.00%. In no event will the APR be less than 4.50% (floor rate) or more than 24% (maximum rate). Combined LTV with TSB first mortgage is 80%. Minimum loan amount is \$25,000 and maximum loan amount is \$350,000. Combined LTV with non-TSB first mortgage is 70%. Minimum loan amount \$25,000 and maximum loan amount \$250,000. Subject to individual credit worthiness. Other restrictions may apply. Subject to change without notice. \$500 credit towards closing costs.

**During the 10-year Draw Period, monthly payments will be interest only. During the 20-year Repayment Period, monthly payments will be fixed principal (equal to 1/240th of the principal balance on the first day of the Repayment Period) plus interest.

Estimated TSB fees/costs for new loans: There is a \$25 annual fee that will be due and payable one year after your account is opened, and each year thereafter during the draw period. The annual fee will be billed to you on a Monthly Billing Statement. All fees will be paid at closing, and you also must pay certain fees to third parties. These fees generally range from \$0 to \$2,500. If you ask, we will give you an itemization of the fees paid to third parties. Fees include Junior Loan Policy (loans with \$250,000 threshold) or Alta Policy based on loan amount (full ALTA policy required for loans above \$250,000); Trust Review (\$178.01), Power of Attorney Review (\$178.01), Drafting of Mortgage (\$210), Flood Certification (\$18.29), Recording Fee (first 20 pages: Land Court \$36, Dual System \$77; more than 20 pages: additional \$1 per page), Appraisal fee (currently \$625). You must carry insurance on the property that secures the credit line. If the property is in a Special Flood Hazard Area, we will require you to obtain flood insurance if it is available. Other terms and rates are available. Please contact a Territorial Savings Bank Branch Manager or Loan Officer for more information.

For more information, please contact a Territorial Savings Bank Branch Manager or Loan Officer.



[tsbhawaii.bank](https://www.tsbhawaii.bank)

Member FDIC