RISING BANK

RISING TOGETHER

*APR (Annual Percentage Rate) introductory rate applicable for the first 6 months following the open date. 5.990% APR reflects the best rate available and is based on both individual creditworthiness and a loan-to-value of 80% or less. Following the introductory period, the APR (Annual Percentage Rate) is based on the Wall Street Journal Prime Rate (WSJ Prime Rate) plus or minus a margin base on underwriting and loan-to-value (LTV) and may vary monthly with the WSJ Prime Rate; Floor = 5.750% APR, Cap = 20.000% APR. Currently, after the introductory rate, 7.000% reflects the best rate available and is based both on individual creditworthiness and LTV less than 80%. Loan features 10-year draw and 10-year repayment period. Rising Bank does not charge an origination fee, or any other bank fees, and will cover most, if not all, costs associated with the HELOC. Exceptions may apply depending on state and associated costs, such as transfer taxes. Rates, terms, and conditions are subject to change.