

# Collinsville Savings Society

## Home Equity Line of Credit

**4.49%**  
**APR**

**Prime Rate minus .51%**

Do not limit what your house can do for you, apply for our low rate HELOC today!

- ✓ College Tuition
- ✓ Home Improvements
- ✓ A New Car
- ✓ Family Vacation

277 Albany Turnpike  
Canton, CT 06019  
(860) 693-6936



136 Main Street  
Collinsville, CT 06019  
(860) 693-5912

EQUAL HOUSING LENDER 

[www.CollinsvilleSavings.com](http://www.CollinsvilleSavings.com)

MEMBER FDIC

No minimum draw required. Loan available only for owner-occupied single family homes and approved condominiums; not available on properties listed for sale. Maximum Total Loan to Value for single family homes is 75%; if first lien position or the first mortgage is with CSS the max LTV is 80%. For approved condominiums or PUD the maximum LTV is 70%; if first lien the max LTV is 75%. Property insurance is required. Flood insurance may be required. An appraisal fee may apply under certain circumstances. Minimum loan amount is \$10,000. First or second lien position is required.

Adjustable Rate Line of Credit: Rate is equal to Prime rate minus .51 for the life of the loan with a MAXIMUM ANNUAL PERCENTAGE RATE (rate cap) of 18%. The current rate in effect using the index plus the margin is the current Prime Rate of 5.50% minus .51% = 4.99%. Rate can vary monthly.