

## **Home Equity Line – Fixed-Rate Lock Option\***

Take another step on your path to success by locking in up to three portions or all of your line of credit for a set period of time at a specified rate.

### **Why Lock in a Rate?**

Locking in a rate guarantees that the rate will stay the same, regardless of how the prime rate fluctuates.

### **Terms of the Lock**

No minimum lock amount, and the maximum is the principal balance only.

Minimum lock term is 12 months and the maximum is 180 months.

The rate is based on the term of the lock, as well as your credit score. Clients who have a First Financial checking account will receive a 1% discount.

Lock fee is \$75.

### **Payments**

Payments are billed monthly on the Capital Access statement for the total of any variable portion of the line plus any fixed-rate lock(s).

### **Prepayment**

Clients can pay off a lock at any time without penalty for prepayment.

### **Releasing a Lock**

Clients may ask for the release of a lock by making a written request to the Retail Lending Center.

\*The fixed-rate lock option is only available to clients who opened their accounts before May 24, 2010.

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**Another step on your path to success**

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**Convenient ATM Locations \* Savings Accounts \* Certificates of Deposit**  
**Individual Retirement Accounts \* VISA® Credit Cards**  
**Installment Loans \* Home Mortgages \* Home Equity Lines of Credit**  
**Insurance Services**