

HOME EQUITY LINE & EQUITY LOAN RATES AND TERMS

Rates effective April 30, 2025 and subject to change.



SAN DIEGO COUNTY CREDIT UNION HOME EQUITY LINES & EQUITY LOANS FEATURE:

Equity Lines:

- Advances available during the first 10 years

Equity Loans:

- Option of 10- or 15-year term

Owner Occupied Property Types Limited To:

- Single Family Residence, primary and second homes
- Townhouse
- 2 Units
- Condominiums

Property must be located in California.

Condos must be approved for conventional Fannie Mae, FHA or VA financing.

HOME EQUITY LINES

Maximum High Combined Loan-To-Value (HCLTV)	Loan Amount	Variable Rate (as low as)	Prime	Margin (as low as)	Annual Percentage Rate (APR) ¹
Up to 50% HCLTV	Up to \$500,000	9.000%	7.500%	1.500%	9.000%
Up to 60% HCLTV	Up to \$300,000	9.000%	7.500%	1.500%	9.000%
Up to 70% HCLTV	Up to \$100,000	9.500%	7.500%	2.000%	9.500%

The APR will not decrease below 4.00%. The APR cannot exceed 18.00%. Other rates are available and your APR may vary based upon the collateral, amount financed and credit history. Minimum credit line of \$25,000 required. ¹The APR may adjust monthly.

HOME EQUITY LOANS

Maximum Combined Loan-To-Value	Loan Amount	Term	Fixed Rate	Annual Percentage Rate ²	Estimated Payment Per \$1,000
Up to 60% CLTV	Up to \$250,000	10 Years	7.875%	7.874%	\$12.07
Up to 70% CLTV	Up to \$100,000	10 Years	8.125%	8.124%	\$12.20
Up to 60% CLTV	Up to \$250,000	15 Years	8.125%	8.124%	\$9.63
Up to 70% CLTV	Up to \$100,000	15 Years	8.375%	8.374%	\$9.77

180 monthly payments of \$9.77 per \$1,000 borrowed at 8.375% Fixed Annual Percentage Rates (APR) at 70% CLTV. ²Quoted APR includes estimated 30-days of prepaid interest.

ADDITIONAL REQUIREMENTS AND RESTRICTIONS

Requirements:

- Income verification
- Satisfactory appraisal
- Hazard Insurance required
- Condo Survey (if applicable)
- Other requirements may apply

1st Mortgage Restrictions (unable to lend behind):

- Interest-only loans
- Option ARMs or negatively amortized loans
- Balloon loans

The interest on your home equity financing may be tax deductible. Consult your tax advisor regarding deductibility of interest.

All loans are subject to approval.

Equal Housing Opportunity

Apply Today!