



BRANCHES

open Monday through Friday, 10a to 5p

Clearlake

14866 Olympic Dr. (Grocery Outlet/Safeway center)

Fort Bragg

147 North Franklin St. (across from PO)

Lakeport

963 11th St. (Safeway center)

Guerneville

16200 Main St. (G-Ville starts with us)

Healdsburg

32 North St. (one block north of Plaza)

Napa

2375 California Blvd., Ste. D
(Lucky Center @ California Blvd. & Lincoln Ave.)

Novato

11 Digital Dr., Ste. D
(across from Marin Humane)

Santa Rosa - Central

501 College Ave.
(NE corner of Mendocino & College avenues)

Santa Rosa - West

1405 Fulton Rd., Ste. 105
(NW corner of Guerneville & Fulton roads)

Sebastopol

328 North Main St. (between Safeway & Rite Aid)

Ukiah

526 South State St.

707/546-6000

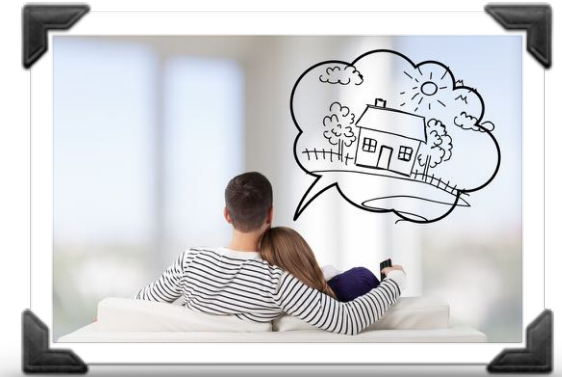
www.comfirstcu.org



Home Equity rates



22 April 2021



"Profits" Are Pushed Back to YOU

As a not-for-profit financial cooperative, we are required to push profits back to Members as higher deposit rates and **lower loan rates**.

Who to contact directly to talk home equity?
One of our in-branch, in-house loan pros.

Bob Fryer, **Santa Rosa/Novato** 707/543-2618

Dawn Leandro, **Sebastopol**, 707/543-2686

Hally Swan, **Healdsburg/Guerneville**, 707/543-2641

Joyce Bradley, **Clearlake**, 707/621-6248

Justin Johnston, **Ukiah/Ft. Bragg**, 707/467-4817

Rich Ruybalid, **Fulton Rd.**, 707/543-2667

Sue Black, **College Ave.**, 707/543-2694

**deposit accounts Federally insured
& guaranteed to \$250,000**



Home Equity Lines of Credit

Loan Type	Loan Amounts	Rate (APR)	Terms
Adjustable 10-year draw period; 15-year repayment period	\$15,000 - \$500,000	4.25%	Lifetime "floor" of 5.00% has been temporarily lowered due to the continued low interest-rate environment; we pass along the savings to you! Cap: Annual 4%; Lifetime 18% Rate Change: Quarterly Index: Wall Street Journal, Prime Minimum Initial Draw: \$5,000; Minimum of \$500 for each subsequent advance
Fixed 5-year draw period; 15-year repayment period; fixed-rate for draw period only	\$15,000 - \$500,000	5.24%	Lifetime "floor" of 5.99% has been temporarily lowered due to the continued low interest-rate environment; we pass along the savings to you! Cap: Annual 4%; Lifetime 18% Payments amortized over 180 months, or to end of repayment period - whichever is less Minimum Initial Draw: \$5,000; Minimum of \$500 for each subsequent advance
Interest-Only <i>(primary residences only)</i>	up to \$100,000	5.24%	Lifetime "floor" of 5.00% has been temporarily lowered due to the continued low interest-rate environment; we pass along the savings to you! Cap: Annual 4%; Lifetime 18% Interest-only payments: balloon in 10 years. Minimum Initial Draw: \$5,000; Minimum of \$500 for each subsequent advance

Home Equity Loans

Loan Type	Loan Amounts	Rate (APR)	Terms
5-Year Fixed	\$15,000 - \$500,000	4.99%	Payments amortized over 60 months
10-Year Fixed	\$15,000 - \$500,000	5.25%	Payments amortized over 120 months
15-Year Fixed	\$15,000 - \$500,000	5.49%	Payments amortized over 180 months
20-Year Fixed	\$15,000 - \$500,000	5.99%	Payments amortized over 240 months
Lot Loan 30 Due in 15-Year Fixed (with Balloon)	\$15,000 - \$500,000	daily market pricing	Payments amortized over 360 months, due in full in 180 months

ADDITIONAL TERMS

Property Types

(Certain LTVs and other restrictions may apply)

- 1-4 Unit Properties
- Second Homes (single unit only)
- Condominiums
- PUDs (attached or detached)

Loan-to-Value (LTV)

Up to 80% combined LTV on HELOCs and Seconds for primary residences

Up to 75% combined LTV on HELOCs and Seconds for investment properties

Fees

\$500 for closing of new second or HELOC, plus appraisal fee (if applicable)

Early Closure Fee None!

(Note: other terms, ratios and requirements may be applicable)

Margin: .50% for owner-occupied;
1.25% for investment property

*APR = Annual Percentage Rate.
APR calculations assume \$50,000 loan.

Rates Effective: 22 April 2021



* rates shown above assume primary residence transaction; add 0.75% for non-owner-occupied properties