



# Easy Equity

Home Equity Line of Credit (HELOC)

## Tap Into Your Home

With an Easy Equity loan from *WESTconsin*, you receive funds by borrowing against your home's equity. Like how a credit card functions, a HELOC gives you the flexibility to borrow against your home's equity, repay, and repeat. An Easy Equity loan gives you the freedom to choose when and how you use the funds.

The amount of your Easy Equity line of credit depends on the amount of equity you have built up in your home, which is the value of the house minus the amount you owe on the primary mortgage, and your credit history.

### Uses

- ✓ Home improvement projects, new appliances, landscaping, or emergency repairs
- ✓ Consolidate and pay off other high interest debts
- ✓ Weddings
- ✓ Medical Costs
- ✓ College expenses

***WESTconsin***<sup>®</sup>  
CREDIT UNION

## Benefits

- ✓ Convenience
- ✓ Competitive Interest Rate
- ✓ Flexibility

## Access Your Funds Easily

Having Easy Equity provides you with quick and convenient access to available funds anytime or anywhere you might need them through:


- ✓ WESTconsin Online
- ✓ Mobile App

If you prefer to have someone assist you with pulling money from your Easy Equity account, contact us over the phone or visit us in person.

## How To Apply

Apply online through the WESTconsin Online mortgage loan application. Have more questions? Our Mortgage Loan Originators are happy to assist you. Please call our Service Center and ask to speak to your local Mortgage Loan Originator if you need assistance.

 Visit **PERSONAL > HOME EQUITY LINE OF CREDIT** at [westconsincu.org](https://westconsincu.org) to learn more!

 Visit **RESOURCES > CALCULATORS** to calculate payments, consolidate debt, and compare lending options.