



Now's the time

for a home equity line of credit.

Rates as low as

4.99%
APR*

Right now, enjoy no application fee, annual fee, or closing costs.**

Use it any time during a 15-year draw period.

A home equity line of credit allows you to draw cash as you want it, then you pay down the line so cash is available again when you need it – without re-applying for the loan. It is secured by your house and some of the interest may be tax deductible (please consult a tax advisor).

Call or stop in to apply today!



Xenith Bank, a division of Union Bank & Trust of Richmond, Virginia

*The lowest APR (Annual Percentage Rate) offered is 4.99%, which is a variable rate, and is subject to change. All balances will be calculated at a standard variable APR as indexed to The Wall Street Journal Prime Rate (as of March 22, 2018, the Prime Rate was 4.75%), plus a margin of 0.24% for the life of the loan. To obtain advertised rate, applicant must possess a Beacon Score of 720 or greater and automatic deduction of monthly payment is required from a Xenith checking account. The maximum APR is 16% or maximum permitted by state law, whichever is less. This Xenith Bank Home Equity Line of Credit has a 15-year draw period with a 15-year repayment period. There is no origination fee charged to open. Other fees may be charged at origination, closing or subsequent to closing, ranging from \$0 to \$1,000. Offer is subject to credit approval and is based on a minimum equity line amount of \$50,000 with a maximum combined loan-to-value of 80%. Bank must be in a valid first or subordinate lien position on the collateral. Property insurance and flood insurance, where applicable, will be required. This offer is limited to primary and secondary, single-family residential real property located in Virginia, Maryland and North Carolina. Please consult a tax advisor regarding interest deductibility. Certain conditions and restrictions may apply.

**Bank will pay all closing costs for non-purchase money equity lines up to \$249,999. Equity lines of \$250,000 or more, and subordinate equity lines used for purchase money, will receive a \$600 credit toward closing costs. However, if your account is closed within three (3) years, we will add any closing costs we advanced on your behalf to your outstanding balance for our reimbursement. Total closing costs generally range from \$150 to \$2,000.