

Turn your home into cash

with these home equity loan offers from



Use both loans together or separately to fund what's next!

FREEDOM HELOC

No Closing Costs*, No Application Fees

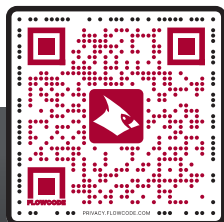
INTRODUCTORY RATE FOR
THE FIRST 6 MONTHS

**4.25%
APR****

- AND THEREAFTER -
VARIABLE RATE AS LOW AS

**6.75%
APR****

- Like a traditional line of credit, offering the flexibility to pay just the interest on the portion you borrow
- Offers the freedom to lock in a portion of your line of credit and pay it off with fixed monthly payments



Scan to learn more
about our home loans.

FCBank.bank
1-855-880-3694

HOME EQUITY LOAN

**5.99%
APR†**
15 YEAR FIXED RATE

- Save time and money by automatically deducting from your FCBank checking account at a reduced interest rate
- The interest may be lower than other lines of credit since the line is secured

Stop in and talk to your friendly banker
today and discuss your home's equity!

*No closing costs for loan amounts up to \$500,000. If the line is terminated within the first 36 months, you will be required to reimburse FCBank for the third-party costs associated with originating the loan. Third party costs are estimated between \$600 - \$6,200 based upon loan amounts up to \$500,000, and must be paid at the payoff and termination of your account.

**Annual Percentage Rates (APRs) are subject to credit qualifications, based on FICO score. Rates are effective September 17, 2026 and are subject to change. Promotional rate available for all new HELOCs. Introductory rate of 4.25% APR for 6 months and a variable rate based on The Wall Street Journal Prime Rate minus 0.25% thereafter. Your monthly payment will increase after the introductory period ends. The post-introductory interest rate is subject to monthly adjustments as the Prime Interest Rate changes, which is currently 7.00% as of September 16, 2026. Your APR will not exceed 18% or go below 3.25% at any time during the term of your account. The disclosed rates require a credit score greater or equal to 680, and an eligible FCBank checking account with auto-charge enabled for the payment. Maximum LTV of 85% on primary residence to qualify. 10-year draw period and a 20-year repayment period. Lines of credit are available starting at \$2,500 and are for personal, family and household purposes. Other rates and terms may be available. Adequate property tax insurance is required. A \$49 annual fee applies to the draw period. A \$99 fee applies each time the fixed rate lock is established. Introductory APR does not apply to fixed rate locks. Existing customers qualify for our HELOC promotion when they refinance their current line and add \$10,000 in new money.

†Annual Percentage Rate (APR) is subject to credit qualification, based on FICO score. Promotional rates will apply with \$10,000 new money. Rates are effective September 8, 2026 and are subject to change. Fixed rate home equity loan. Based on 30 days to first payment if you borrow \$50,000 for 180 months, at 5.81% (5.99% APR) you would have a payment of \$416.81. Payment quoted does not include debt protection, taxes or insurance, if applicable the actual payment obligation will be greater. The disclosed rate requires a credit score greater or equal to 680, and an eligible FCBank checking account with auto-charge enabled for the payment. Appraisal fee may apply. Not for the purchase of homes. 85% maximum loan to value. Property insurance is required and flood insurance may be required. Other rates and terms available. All loans are subject to approval, and some fees and restrictions may apply.