

Bring your backyard to life  
**WITH A HELOC**  
FIXED RATES AS LOW AS  
**2.99% APR\***  
FOR TWO YEARS!



**EXCEL**  
FEDERAL CREDIT UNION

With a Home Equity Line of credit you can leverage the equity in your home to help with spring upgrades or even consolidate debt! Enjoy an all time low fixed rate for the first 2 years AND we'll pay closing costs up to \$1,500! Visit [excelfcu.org](http://excelfcu.org) or text "Apply" to (770) 441-9235 to apply today!

\*Annual percentage rate. Rates subject to credit worthiness and underwriting standards. 2.99% promotional rate valid for 24 months, after which time rates will return to your qualified variable rate. Minimum \$10,000 line of credit on a primary residence only. Initial minimum draw of \$7,500 and must be maintained for one year. Additional restrictions apply. See credit union for full details. This promotion may end at any time without notice.