



Home Equity Loan



guardiancu.org

Put your house to work with a Home Equity Loan

Are you thinking about remodeling your home, purchasing a new vehicle or taking a vacation? If you already own your home, consider a home equity loan from Guardian Credit Union. Home equity loans give you the opportunity to turn your equity into cash, allowing you to spend it on home improvements, debt consolidation, college education, or other expenses.

Home Equity Loans from GCU include fixed-rate home equity loans and adjustable-rate home equity lines of credit (HELOCs).

All of our home equity loans offer:

- Low Rates
- No Annual Fees
- No Closing Costs
- No Prepayment Fees
- Up to 95% Loan to Value

Fixed Rate Home Equity Loans

A home equity loan is a one-time lump sum that is paid off over a set amount of time, with a fixed interest rate and the same payments each month. GCU offers loan terms ranging from 36 months to 15 years.

Home Equity Lines of Credit (HELOCs)

A home equity line of credit, or HELOC, works more like a credit card because it has a revolving balance. A home equity line of credit allows you to borrow up to a certain amount for the life of the loan. During that time, you can withdraw money as you need it. As you pay off the principal, you can use the credit again, like a credit card.

For more information on opening a home equity loan, call us at 414.546.7450, visit our website at guardiancu.org, or visit any of our branches today!