

## Home Equity Line of Credit



Use your home's equity to seize your next opportunity.

### Don't let your home's equity just sit around the house.

Ready to take advantage of a promising opportunity or tackle a new project? Whether it's building a home office, paying for educational expenses, or simply consolidating debt, our home equity line of credit\* (HELOC) could be the ideal financing tool.

#### Features Include:

- Loans available up to \$2,500,000
- Auto-pay discount\* based on eligibility
- Relationship pricing discount\* with two or more qualifying CB&T accounts

Apply at [calbanktrust.com/heloc-offer](https://calbanktrust.com/heloc-offer) or call TeleLoan at (800) 429-7685.

#### Shaista Fatima

AVP RELATIONSHIP MANAGER

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[calbanktrust.com](https://calbanktrust.com)

Low **0.90%\*** Fixed APR for the first 12 billing cycles for Owner Occupied and 2<sup>nd</sup>/Vacation Home 1<sup>st</sup> and 2<sup>nd</sup> lien property types

Competitive variable APRs from **4.050% - 6.425%\*** after the first 12 billing cycles

No fees\* for lines of credit up to \$500,000



CALIFORNIA BANK  
TRUST®

 Equal Housing Lender | SBA Preferred Lender  
A division of Zions Bancorporation, N.A. Member FDIC

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**\*Subject to credit approval.** Terms and conditions apply. Minimum line amount is \$10,000.00. Minimum draw amount is \$300.00. Properties for sale are not eligible. Property insurance required. Contact your local branch for further loan details. Collateral must be owner occupied single family residential property, including condos, townhomes, and duplexes located in California with a maximum 80% loan-to-value. **Annual Percentage Rates (APRs):** Advertised HELOC introductory APR of 0.90% is fixed for the first 12 billing cycles on Owner Occupied and 2<sup>nd</sup>/Vacation Home 1<sup>st</sup> and 2<sup>nd</sup> lien property types. Introductory APR is also applicable to existing loans with a \$50,000 line increase. After the introductory period, 4.050%-6.425% variable APR applies. The variable APR is subject to change without notice and is based on Prime Rate as published in The Wall Street Journal plus a margin and creditworthiness. If the variable APR adjusts, it will not exceed 16%. Advertised APRs are effective from June 1 to Aug 31, 2021. **Relationship Pricing and Auto-pay:** To qualify for the Relationship Pricing discount, customers must have a California Bank & Trust DDA or Interest Checking Account, and one other account with a balance or activity in it other than the HELOC being applied for. The other account must be from a different account type/category. Product terms and conditions apply. Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and Personal Service Charge Information, or speak with a banker for more details. Advertised variable APRs may include the auto-pay discount of 0.25% and the relationship pricing discount of 0.25%. Auto-pay from a CB&T deposit account is required. **Fees:** No third-party closing costs for lines of \$500,000 or less if property is the primary residence. For lines over \$500,000 secured by a primary residence, and all lines over \$250,000 secured by a secondary residence, investment property or rental property, borrower is responsible for third party closing costs which may range from \$250-\$4,000, depending on the line amount and other factors. Early closure fee of \$500 will apply if the line is closed within 36 months of the initial loan closing date. Offer subject to change. See a banker for full details.