AFFORD YOUR DREAMS WITH A *Home Equity Loan*

QUALSTAR® CREDIT UNION

Choose an equity loan or line of credit that offers the features and repayment structure you prefer.[1]

EQUAL HOUSING OPPORTUNITY



Advantage Equity[2]

- ✓ Borrow a lump sum for a one-time expense or to consolidate expenses from a prior project.
- ✓ Get a competitive fixed rate and predictable monthly payments for the life of your loan.

Option Equity[3]

- ✓ Draw funds when you need them for multiple purchases or expenses.
- ✓ Make interest-only or principal + interest payments — whichever fits your budget.

NON-OWNER-OCCUPIED OPTIONS AVAILABLE!

With Qualstar, you always get a competitive rate with ZERO set-up costs.

Great uses for home equity loans:

- Home improvements or renovations
- Vacations
- Debt consolidation
- Major life expenses
- Large one-time purchases

Make your equity work for you:

Online at qualstarcu.com/apply-for-loan

Call us at 1-800-848-0018

Stop by a branch!

Scan the Code

See other side for important disclosures.

Visit: qualstarcu.com/equity-loans

IMPORTANT DISCLOSURES

[1]All loan approvals based on applicant's credit history, LTV, and Qualstar's lending guidelines. Not all applicants will be approved or qualify for the lowest rate. Available in WA, OR, ID, AK. Set-up costs paid by the Credit Union range from $400-$900, depending on the transaction, and will be reimbursed by the borrower if the loan is paid off and closed within 3 years of opening. A loan origination fee of 1% of the loan amount (or credit limit if a HELOC) will also be charged if the loan is paid off and closed within the first 12 months. Flood/hazard certificate and property insurance required. A full-appraisal is required for loan amounts >$150,000; in such cases the appraisal fee is charged and collected up-front.

[2]Advantage Equity Loan: As of 2/19/26, fixed rates range from 4.74% to 11.24% APR. Payment Example: A loan of $50,000 at 6.74% APR for 180 month term has an estimated Principal & Interest payment of $441.69.

[3]Option Equity Line of Credit: Variable rates, Prime rate -.50% to +3.00%, adjusted quarterly, max. rate 18.00% APR. As of 2/19/26, variable rates range from 6.25% to 10.75% APR. Minimum payment is interest due.

For current rates visit **qualstarcu.com/real-estate-loan-rates**.

Qualstar Credit Union is federally insured by the National Credit Union Administration.

QUALSTAR®
CREDIT UNION

qualstarcu.com | 1-800-848-0018

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