

# LOAN RATES

December 2017

## Home Equity Loans

*Rates and APRs are based on current rates*

### Closed End Equities

	Rates as low as	APRs as low as
• 5yr fixed:	4.00%	4.207%
• 10 yr. fixed:	4.75%	4.860%
• 15 yr. fixed:	5.50%	5.578%

*Calculations based on a \$75,000 loan amount in the state of Georgia, 2nd lien position.*

### HELOCs

	Rate as low as	APR as low as
• HELOC:	4.50%	4.303%

margin = **ZERO** ; Index = **4.50%**; Term = **15 yrs**

*Calculations based on a \$75,000 loan amount in the state of Georgia, 2nd lien position as of 6/15/2017.*

**RATE CHANGES:** The annual percentage rate can change quarterly on the first day of January, April, July and October. The rate cannot increase or decrease more than 2.0 percentage points in any one year period. The maximum ANNUAL PERCENTAGE RATE that can apply is 18.00% or the maximum permitted by law, whichever is less. However, under no circumstances will your ANNUAL PERCENTAGE RATE go below 4.00% at any time during the term of the plan.

### Assumptions:

- The interest rates and annual percentage rates (APRs) shown are subject to change without notice
- Your actual interest rate and APR may be different as many factors go into providing you with a mortgage loan rate quote
- The interest rate and APR quoted are based on a specific loan amount for on a single family primary residence
- Your APR will be based on your final loan amount and finance charges

\*The index used to determine APR is the Prime Rate which is currently 4.50%.

\*\*APR = Annual Percentage Rate. Rates, terms and limits may vary on loans depending upon credit history. Rates are subject to change without notice.

**First Mortgage Rates:** Contact Mortgage Lending, call (404) 676-2586 in metro Atlanta or toll Free (877) 277-2586 outside Atlanta, or email [cumortgages@coca-cola.com](mailto:cumortgages@coca-cola.com). (Please do not submit confidential or sensitive information using email method of communication.)

