

maximizing your home equity choices

Having flexible options – and more of them – can help you stay on course to reach your financial goals.

This is especially true when it comes to home equity loans and lines of credit. You may want to consolidate debt, make home improvements, or take a family vacation.

The Key Equity Options account.

Key Equity Options (KEO) is a smart combination of two financial solutions. A KEO account¹ lets you use the home equity you've earned to open a line of credit, plus up to three fixed-rate options², all in one. That means you can pay off big-ticket purchases at an affordable fixed rate.

The advantages of a fixed-rate option (FRO).

A KEO account lets you fix portions of your line of credit to a specific rate and term. Plus, you can:

- Maintain three fixed-rate options at any given time
- Determine the amount of the "option", the length of the repayment term, and the repayment method (statement billing or automatic withdrawal from your checking or savings account)
- Set up a new fixed-rate option conveniently by phone

go to key.com/equityline

call Rudy DeMarco at 515-6145

visit the Kenmore KeyBank Branch, 2858 Delaware Ave.



How does a Key Equity Options Line of Credit work?

A KEO Line of Credit gives you access to just the right amount of money whenever the need arises by:

- Writing a convenience check
- Using the Key Equity Gold MasterCard^{®3} to get cash at any ATM or to make purchases up to your available line of credit limit
- Transferring funds online to your checking or savings account
- Calling 800-KEY2YOU[®]
- Visiting any KeyBank branch

What are my interest rate options?

- Variable rate – a number of interest rate and annual fee plan options to suit your needs, and based on the *Wall Street Journal* "Prime Rate" Index
- Fixed rate – priced, in part, using the Fannie Mae 30/30 (FNMA30) index, and locked for the term of the "option" – up to 15 years – to help make your monthly payments easier to manage

One application covers you.

With just one credit commitment, you can access your available line of credit without completing new applications each time. While a typical home equity loan lets you borrow just once, a KEO account features reusable credit – the amount you repay is immediately available to borrow over and over again throughout the draw period.



¹ Subject to credit approval. (as low as _____% APR as of (_____/_____/_____) Your actual rate will be determined by product and credit qualifications. An annual fee of up to \$99.00 may apply. Rates may vary between a minimum of 3.99% APR and a maximum of 18.00% APR. Property and hazard insurance are required on collateral property. Certain collateral restrictions apply. All origination fees will be waived on line amounts up to \$250,000.00. For lines above \$250,000.00, title insurance may be required (cost ranges from \$12.50 to \$2,859.00). NY lines of credit over \$250,000 pay mortgage tax ranging from \$0.50 to \$2.80 per \$100 total line amount. All FL lines of credit pay documentary stamp tax of \$0.35 per \$100 total line amount. If your line terminates for any reason within 36 months, a fee of 1.00% of the line amount not to exceed \$450.00 will apply.

Fee of \$50 for each fixed rate option advanced.

² No more than two fixed rate options can be opened in any 12-month period.

³ Not available in CT or NY.

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