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HELOC FIXED RATE (HQ), 2019
, MO

Lender

Borrower

HELOC - FIXED

This disclosure contains important information about our HELOC - FIXED. You should read it carefully and keep a copy for your records.

1. **AVAILABILITY OF TERMS.** All of the terms described below are subject to change. If these terms change and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.
2. **SECURITY INTEREST.** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.
3. **POSSIBLE ACTIONS.** Under certain circumstances, we can:
 - A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;
 - B. Refuse to make additional extensions of credit; and
 - C. Reduce your credit limit.

We can terminate your line of credit and require you to pay us the entire outstanding balance in one payment if:

- A. You fail to make a payment as required by the agreement; or
- B. Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- A. The value of the dwelling securing the line of credit declines significantly below its appraised value for purposes of the line of credit;
- B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;
- C. You are in default of a material obligation of the agreement;
- D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit; or
- E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.

4. **MINIMUM PAYMENT REQUIREMENTS.** You can obtain credit advances for 36 months. During this period, payments will be due monthly. Your minimum monthly payment will equal the greater of the following:

* \$50.00; or

* The amount of accrued finance charges plus 0.556 percent of the principal balance outstanding on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$.01. Whenever a flat dollar amount is used to determine the minimum payment however, the minimum payment will be rounded to the nearest \$.01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit at the end of 36 months. If they are not, you will, to the extent permitted by law, be required to pay the entire balance in a single payment.

Balances of less than \$50.00 must be paid in full.

5. **MINIMUM PAYMENT EXAMPLE.** If you made only the minimum monthly payment and took no other credit advances, it would take 3 years to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 5.750%. During that period, you would make 35 payments varying between \$103.52 and \$85.64, with a final payment of \$8,266.61.

5.750% is an example of an **ANNUAL PERCENTAGE RATE** we have offered recently. The annual percentage rate includes only interest and not other costs.

6. **FEES AND CHARGES.** To open and maintain a line of credit, you must pay the following fees to us:

* Loan Origination: \$75.00 (due when account is opened)

Note that some fees may only apply upon the occurrence of an event and have been provided for informational purposes only.

You must also pay certain fees to third parties, such as appraisers, credit reporting firms, and government agencies. These fees generally total \$600.00 to \$900.00. If you ask, we will provide you with an itemization of the fees you will have to pay to third parties.

You must carry insurance on the property that secures the line of credit.

7. **REFUNDABILITY OF FEES.** If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

8. **MINIMUM DRAW REQUIREMENTS.** The minimum initial credit advance must be at least \$2,500.00.

9. **TAX DEDUCTIBILITY.** You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

10. **AVAILABILITY OF OTHER HOME EQUITY PLANS.** If you ask, we will provide you with information on our other available home equity lines of credit.

HOME EQUITY EARLY DISCLOSURE
MO/2019.3.0.91462104

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This is not a commitment to make a loan.

You hereby acknowledge receipt of this Home Equity Plan Disclosure
and a copy of the Home Equity Brochure on today's date.

HELOC FIXED RATE (HQ) 2019 _____ Date _____



10. AVAILABILITY OF OTHER HOME EQUITY PLANS. If you ask, we will provide you with information on our other available home equity lines of credit.

11. VARIABLE RATE FEATURES.

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