



Working for my home.

Making my home work for me.

Make the most of your home's equity with a new Home Equity Line of Credit

Get one rate for the life of the loan with no minimum draw requirement and no teaser rates or margins that increase after a few months.

Rate as low as Prime minus 0.75% for life. Currently 4.25% Variable APR¹

Potential uses:

- home improvement
- managing cash flow
- tax payments
- emergency repairs

For additional information, please contact

Citi Private Bank



Home Equity Lines are not offered in Alaska. A Home Equity Line of Credit is available only for 1 to 4 family residential properties, including co-ops in New York, Illinois, District of Columbia, Virginia, New Jersey, and Maryland. It is not available for mobile homes in any state. This is not an offer for extension of credit nor commitment to lend and is subject to change without notice; other restrictions apply.

¹ Rates as of May 1, 2008. The variable Annual Percentage Rate (APR) can be as high as Prime plus 3.600% (currently 8.60% variable APR). The variable APR is indexed to the Prime Rate, as published in the Money Rates section of *The Wall Street Journal*. Maximum APR: 18%. To qualify for the lowest rate, customers must meet line amount requirements, have a good credit history, meet certain loan-to-value conditions. Costs may vary based on line amount, property location, and title insurance required. For home equity credit lines up to \$1,000,000 an early closure release fee may be charged to recover all costs incurred in originating your line if you close your account within 36 months (not applicable if collateral property located in Texas). Property insurance and the fee to release an existing mortgage may be required. Certain limitations apply. Loans subject to credit approval. Rates subject to change without notice. Available to U.S. residents only (not available in Alaska).

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