Second Mortgages & VISA Home Equity Lines

Solutions designed for you

Westmark

Need To Finance Something Big? Your Home Can Help.

Westmark offers two ideal options for financing large expenditures like home improvements, your child's education, or consolidating debt. If you want a fixed rate loan, check out our Second Mortgage Loan option. If you are more interested in convenience and don't mind a variable rate, check out our VISA Home Equity Line.

With our flexible terms, competitive rates and convenient online application process, it's easier than ever to tap into your home's equity.

Second Mortgages

Make your home work for you. If you don't need the flexibility of a line of credit or prefer a fixed rate on your home equity loan, a Second Mortgage loan is a great option to consider. We offer flexible terms up to fifteen years at low, fixed rates. With low closing costs and fast turnaround time, we make the process easy! This product offers:

- A Fixed Annual Percentage Rate (APR)
- Terms from 60 to 180 months
- Predictable payment options to fit your needs
- Maximum loan value up to 85% of your home evaluation, less your first mortgage
- Westmark does NOT charge any origination, processing, or other fees! In most cases, the cost of the appraisal, title insurance, and other third-party fees will be paid on your behalf by us.

VISA Home Equity

Westmark's Home Equity Visas come with no additional fees or added expenses. If you don't mind a variable rate, a Home Equity Visa is an easier and more convenient way to access your home's equity. This product offers:

- A Variable Annual Percentage Rate (APR)
- No Origination Fee, Processing Fee, Annual Fees, or Draw Fees
- Appraisal, Title Insurance, and other third-party fees may be paid on your behalf.
- Access to your credit line using VISA Home Equity Card, Home Equity Checks, Call24, or Online Banking.
- Minimum credit line is $5,000.

Westmark CREDIT UNION
P.O. Box 2869 Idaho Falls, ID 83403

Rooted in Community. *Invested in You.*

Let's Grow Together

Scan to get started