



# Let your **HOME** work for you.

**0.00% APR\* for 6 MONTHS**

Consolidate your debt, pay educational expenses, make home improvements, or take a vacation with a **Home Equity Line of Credit**.

## CONTACT US

Marcus Beecham  
Consumer Loan Manager  
[mbeecham@southernsecurity.org](mailto:mbeecham@southernsecurity.org)  
901-452-7900 ext. 1088

Pam Copeland  
Lending Officer  
[pcopeland@southernsecurity.org](mailto:pcopeland@southernsecurity.org)  
901-452-7900 ext. 1078



\*Offer valid until 06/30/21 and is subject to change or withdrawal without notice. Please see us for complete details. Does not apply to existing SSFCU home equity lines of credit (HELOC) or home equity loans. 0.00% APR (Annual Percentage Rate) is valid for 6 months. After 6 months the rate will revert to the one for which you qualify for when the loan closed, which is a variable rate based on Prime Rate plus a margin of 0% to 3% determined by the LTV. Maximum LTV is 100%. Maximum APR is 18.00% and Minimum APR is 7.00% for 100% LTV; Maximum APR is 18.00% and Minimum APR is 4.00% for 80% LTV. Balances cannot be transferred from existing SSFCU loans or credit cards to a SSFCU HELOC. Loans are subject to approval criteria, not all applicants will qualify. Equal housing lender.