

# Dream it. Do it.

Consolidate your debt  
and enjoy peace of mind

The community bank, reinvented

## AMERANT



### Secure the cash you need with our Fixed-Rate Choice Home Equity Line of Credit\*

5-year fixed rate of

# 2.75% APR<sup>1</sup>

On your initial advance at closing

And

Variable rate as low as

# 2.75% APR<sup>2</sup>

On your revolving balances

Plus **\$0** Closing Costs<sup>3</sup>  
Application fee  
Origination fee

Apply online at [amerantbank.com/helocloan](http://amerantbank.com/helocloan) or call us at (877) 424-5325

Offer only applies to new Fixed Rate Choice HELOC. Home equity products offered by Amerant Bank, N.A. are only available for property located in Florida and Texas and are subject to credit and property approval. Applicants must be U.S. citizens or resident aliens and have a valid Social Security Number or Tax Identification Number. Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. Texas homestead properties are limited to 80% combined loan to fair market value for home equity financing. Amerant Home Equity Lines of Credit (HELOCs) feature variable rates based on the Prime Rate, as published in the Wall Street Journal (3.25% as of 03/16/2020), plus a margin.

Amerant HELOCs have a 10-year draw period during which advances may be made, followed by a 10 or 20 year repayment term during which the line is no longer accessible and minimum monthly payments fully amortize the outstanding balance on the line. Rates, program terms and conditions are subject to change without notice. For more information on home equity products, refer to "What You Should Know about Home Equity Lines of Credit," a consumer information booklet prepared by the Consumer Financial Protection Bureau. Consult your tax advisor concerning interest deductibility.

\*Fixed-Rate Choice Feature: With the Fixed Rate Choice Home Equity Line of Credit (FRC-HELOC), using the Fixed Rate Loan Option (FRLO) during the draw period Borrowers can convert outstanding variable interest rate balances to fixed rate loans with terms of 1, 3, 5, 7 or 10 years, provided the fixed rate term does not extend beyond the expiration of the draw period, resulting in fixed monthly payments on such balance at a fixed interest amortized over the selected term. The minimum FRLO amount is \$1,000 in Florida and \$4,000 in Texas. No more than 5 FRLOs may be outstanding at one time.

<sup>1</sup>Introductory fixed rate of 2.75% Annual percentage rate (APR) shown applies only during the first 5 years to advances made at closing from a new FRC-HELOC and converted to a FRLO with a 5-year repayment term at account opening, up to a maximum of \$100,000. Offer cannot be combined with any other offer or discount. Thereafter, rate is variable and based on the Prime Rate published in the Wall Street Journal (3.25% as of 03/16/2020), plus a margin. Payment example for a FRLO of \$25,000 at 2.75% will have a payment of principal and interest of approximately \$446.45 per month for 60 months.

<sup>2</sup>This APR is based on a 10-year repayment term and reflects (1) an "auto-pay" discount of 0.25% for Amerant Bank checking account customers and (2) an "initial draw" discount of 0.25% for making a \$50,000 minimum initial draw at closing and maintaining that balance through the first 3 billing cycles. To qualify for the "auto-pay" discount, payments must be made via automatic payment from a Amerant Bank checking account which must be open and funded prior to closing. The discount may be terminated upon closure of the qualifying checking account. Your APR may vary based on credit history, property type, occupancy, lien position, line amount and other factors. At no time will the APR exceed 18%. All other advances will be subject to the variable rate APR according to the terms of the account agreement. Discounts are subject to change at any time and cannot be combined with any other offer or discount. Proceeds from advances made at closing cannot be used to pay off existing Amerant loan balances.

The minimum line amount is \$25,000. Certain eligibility requirements and restrictions apply for lines greater than \$1,000,000.

<sup>3</sup>Amerant will pay all closing costs for lines of \$250,000 or less, and up to \$2,500 for lines greater than \$250,000 (\$500 for Texas homestead properties). A \$75 annual fee is charged on the first anniversary of the account and every year thereafter (no annual fee for Texas homestead properties). If your HELOC is closed within 24 months of account opening, a \$500 early closure fee will be charged to the line (not applicable to Texas homestead properties). Initial escrow-related funding costs may apply. For lines over \$250,000 up to \$2,500,000, closing costs generally range from \$1,000 to \$26,500.

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[amerantbank.com](http://amerantbank.com)

