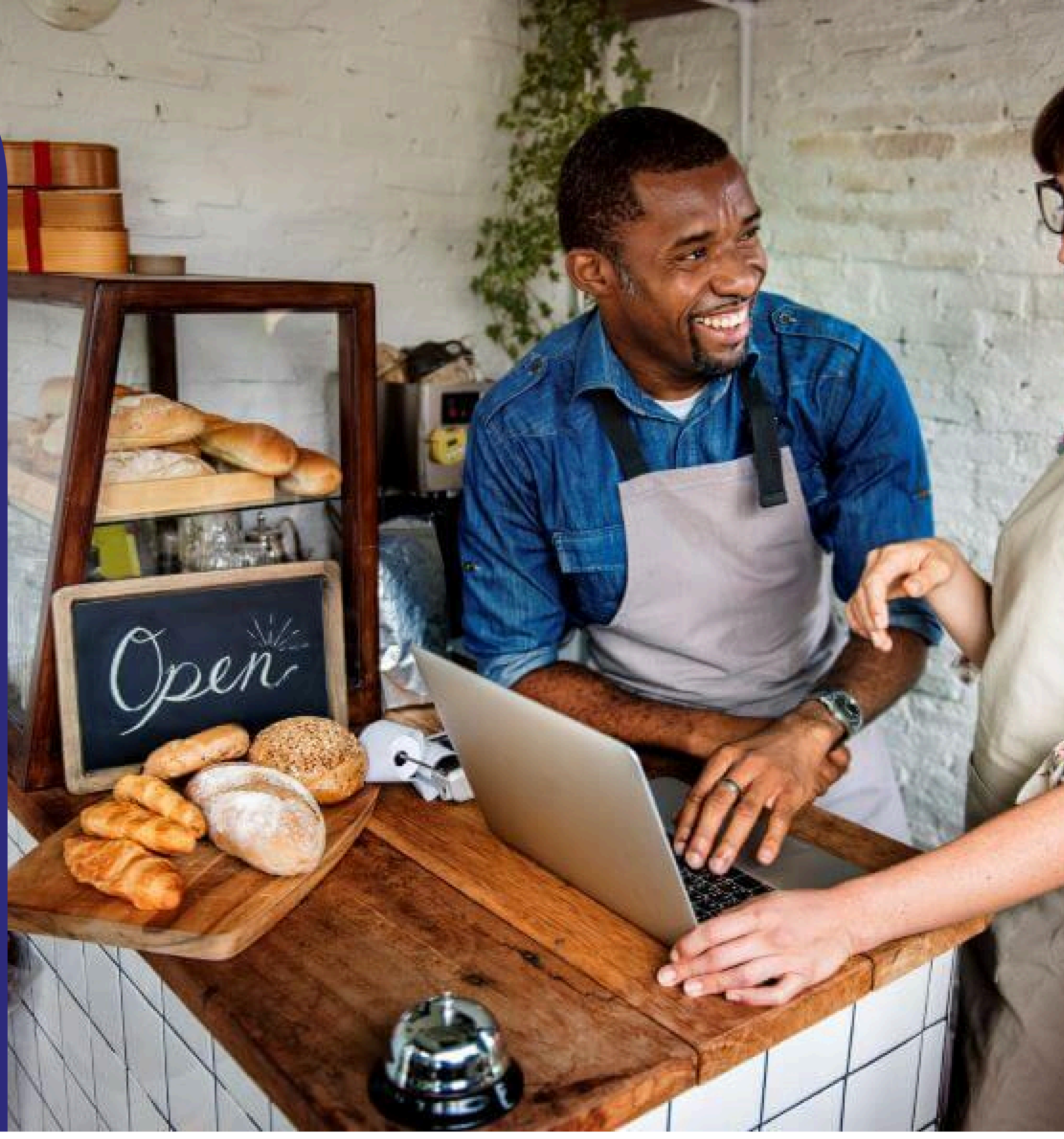
Finance your Business with a HELOC

Looking to cover a big expense, grow your business, or manage cash flow? With a Home Equity Line of Credit (HELOC), you can leverage your personal assets to keep your payments manageable. Fund a large equipment purchase or open a new location with your home equity and avoid the higher interest of other unsecured business options.



How a Business Purpose HELOC stacks up against alternative business financing options

	Business HELOC	MCA	SBA Express
Rates	XX%	Effective APR often XX%	XX
Loan amount	Up to $750,000	$XXK based on revenue	Up to $350,000
Funding timeline	As few as 5 business days[2]	1-3 business days	2-6 weeks
Approval timing	As little as 5 minutes	24-72 hours	1-7 days underwriting; response in 36 hours
Maximum term length	30-year	3-24 months	Up to 10 years
Flexibility	Redraw up to 100%	None	None
Personal guarantee	Yes	Typically not required	Yes
Payment Frequency	Monthly	Daily/weekly ACH	Monthly
Time in Business Requirement	No minimum — Startups & new businesses eligible	4+ months	2+ years

Why a HELOC may be the smart choice to fuel your Business Growth

Quick and easy approval
Get approved in as little as 5 minutes and access funding in as few as 5 business days, so your business capital is ready when you need it

Flexible terms for your needs
Borrow up to $750,000 and choose the terms that work best for your business, 10, 15, 20, or 30–year loan terms with no prepayment penalties.

Clear, predictable payments
Enjoy a fixed interest rate and a transparent monthly payment schedule, giving your business the financial visibility it needs to plan ahead. No surprises, no hidden fees.

Use the funds your way
You have the flexibility to use your funds as you see fit. Your HELOC works as a powerful alternative to traditional business financing throughout your business journey.

Approval in as little as 5 minutes, funding in as few as 5 business days[2]

Redraw up to 100% if needed for additional business expenses[1]

Clear fixed rate financing[1]

Borrow up to $750,000—perfect for working capital, equipment purchase, and more[5]