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HOME EQUITY LOANS AND HOME EQUITY LINES OF CREDIT

	Home Equity Loan	Home Equity Line of Credit
Proceeds	Proceeds in a one-time lump sum	Revolving line of credit to use as needed during the term of the loan Access your line online or by calling your lender
Best if You	Have an immediate need for a specific amount Prefer fixed payments	Need access to funds now and in the future
Interest Rate	Fixed rate	Fixed or variable rate
Payment	Fixed payments include principal and interest Automatic payments available from your Bank Forward checking account	Interest-only payments monthly Automatic payments available from your Bank Forward checking account
Tax Benefits	Interest may be tax-deductible*	Interest may be tax-deductible*
Manage Your Loan Online	View your current loan balance Monitor transaction history for the life of your loan Make your loan payment	View your current credit line balance Monitor transaction history for the life of your credit line Transfer funds from your credit line to a Bank Forward checking or savings account

* Consult your tax advisor about interest deductibility.