

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

**Subject: Exclusive Invitation: Special Discounted Rate on a Home Equity Line of Credit**

Dear [Customer Name],

Because of your valued relationship with [Bank Name], we are pleased to offer you an exclusive opportunity to unlock the value in your home. For a limited time, you are eligible for a discounted interest rate on a new Home Equity Line of Credit (HELOC).

**Your Exclusive Offer:**

- **Introductory Rate:** [0.00]% APR for the first [Number] months.
- **Variable Rate:** As low as [0.00]% APR after the introductory period.
- **Closing Costs:** [Waived/Reduced] for lines up to \$[Amount].

A HELOC gives you the flexibility to borrow what you need, when you need it. Whether you are planning home renovations, consolidating high-interest debt, or preparing for unexpected expenses, your home's equity can be your most powerful financial tool.

**Why choose a HELOC with [Bank Name]?**

- Pay interest only on the amount you actually use.
- Potential tax advantages (consult your tax advisor).
- Easy access to funds via checks or online transfer.

This offer expires on [Expiration Date]. To take advantage of this exclusive rate, please contact us today.

**Call:** [Phone Number]

**Visit:** [Website URL]

**Stop By:** Your local [Bank Name] branch

Sincerely,

[Sender Name]

[Title]

[Bank Name]

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Disclosures: All loans are subject to credit approval. The Annual Percentage Rate (APR) is variable and based on the Wall Street Journal Prime Rate plus a margin. Offer available for primary residences only. Homeowners insurance is required. [Insert additional legal footnotes here].