

[Bank Name]
[Street Address]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Dear [Customer Name],

As a valued loyal customer of [Bank Name], we would like to thank you for your continued trust in us. Because of your excellent history with our institution, we are pleased to invite you to apply for a Home Equity Line of Credit (HELOC) with exclusive preferred rates.

Your home has likely increased in value, and you can now put that equity to work for you. Whether you are planning home renovations, consolidating high-interest debt, or preparing for major life events, our HELOC provides the flexibility you need.

Your Exclusive Member Benefits:

- Special introductory APR for the first [Number] months.
- No closing costs on lines up to \$[Amount].
- Flexible draw period of [Number] years.
- Interest may be tax-deductible (consult your tax advisor).

To take advantage of this invitation, you can apply online at [Website URL], call us at [Phone Number], or visit your local branch. Please use your priority code: **[Priority Code]**.

We look forward to helping you reach your financial goals.

Sincerely,

[Name/Signature]
[Title]
[Bank Name]

Equal Housing Lender. NMLS #[Number]. All loans subject to credit approval. Terms and conditions apply.