

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

[Date]

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

Subject: Special Offer: Home Equity Line of Credit with No Annual Fee

Dear [Customer Name],

As a valued homeowner, you have built significant equity in your home. We would like to help you put that value to work with a special offer on a [Bank Name] Home Equity Line of Credit (HELOC).

For a limited time, we are offering a HELOC with **No Annual Fee** for the life of the loan. This means you can have funds available whenever you need them without the burden of a yearly maintenance cost.

### Why choose a [Bank Name] HELOC?

- **No Annual Fee:** Save money every year.
- **Flexible Access:** Borrow only what you need, when you need it.
- **Competitive Rates:** Enjoy lower interest rates compared to most credit cards.
- **Multiple Uses:** Perfect for home renovations, debt consolidation, or emergency expenses.

This special offer is available until [Expiration Date]. Applying is fast and simple.

To get started, visit us at [Website URL], call [Phone Number], or stop by your local branch today.

Sincerely,

[Sender Name]  
[Title]  
[Bank Name]

Disclosure: [Insert legal disclosures, APR details, and credit qualification requirements here.]