

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Refresh Your Home This Spring with a Special HELOC Rate

Dear [Customer Name],

As the season changes, it is the perfect time to start those home improvement projects you have been planning. Whether you are looking to renovate your kitchen, build a new deck, or update your landscaping, we are here to help you unlock the potential in your home.

For a limited time, [Bank Name] is offering a Spring Special on our Home Equity Line of Credit (HELOC):

- **Introductory Rate:** [Rate]% APR for the first [Number] months.
- **No Closing Costs:** Save on upfront fees for lines up to \$[Amount].
- **Flexible Access:** Borrow only what you need, when you need it.
- **Potential Tax Benefits:** Interest may be tax-deductible (consult your tax advisor).

Put your home's equity to work and increase the value of your property today. This special spring offer expires on [Expiration Date].

To apply or learn more, visit our branch at [Branch Address], call us at [Phone Number], or apply online at [Website URL].

Sincerely,

[Sender Name]

[Title]

[Bank Name]

Equal Housing Lender. Member FDIC. NMLS #[Number]. All loans subject to credit approval.