

**Information for Customers with Home Equity Lines of Credit**

Finance charges are computed using the actual daily balance. Lender starts with the balance on the account at the beginning of each billing cycle less unpaid finance charges. Each day during the billing cycle, lender subtracts payments and credits from the balance and adds new advances and debits. This determines the ending balance of the account for each day of the billing cycle. Lender multiplies each ending balance by the daily periodic rate to determine the daily finance charge. These daily finance charges are added together to determine the finance charge for the billing cycle.