Draws/Advances

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How can I draw money from my HELOC account?

When eligible for draws/advances, we offer a few convenient options:

- **Online:** Log in to our website or app to initiate an ACH draw/advance to transfer funds to your designated checking/savings account.
- **Phone:** Call our customer service team.
- **By check:** Some HELOCs offer checkbooks for use during open draw periods. When this option is available, a checkbook is mailed within a few weeks after we begin servicing the HELOC.

Important: Each time you draw funds from your HELOC, a new loan segment is created with its own interest rate. We'll send you an email and/or message with the segment's interest rate and new monthly payment amount.

Please note:

- Before releasing funds from your account, we need to contact you via the phone number and/or email address we have on file for your HELOC account to safeguard your HELOC from fraud.
- Draw requests may take up to 3 business days to process.
- Once funds are sent, availability will depend on your bank's posting timeframe.

Can I order more checks?

If your HELOC offers checks, you can contact us by phone to request additional checks. To keep your account secure, we do not accept new checkbook orders online.

Can I place a stop on a HELOC check?

Yes, you can request a stop payment for your HELOC check.

What should I do if my HELOC account is frozen?

If you are in an open draw period and the initial draw freeze conditions of your HELOC agreement have expired, please contact us if you are unable to access your available funds.

What happens at the end of the draw period?

When a draw period closes, the repayment period begins. Head's up: Your minimum monthly payment may change based on your HELOC agreement.