



Home Equity Line of Credit (HELOC) Access Options

Use your Home Equity Line of Credit (HELOC) to borrow what you need, as you need it. Whether you are using it for home improvements, vacations, consolidation of debt or for emergency funds, use these convenient options to access your available funds.

DEBIT CARD *(Upon Request)*

Enjoy the convenience of just swiping your card to access the funds in your Home Equity.

Use wherever VISA® is accepted for:

- Store or Online Purchases
- Pay contractors
- Payments to creditors
- Even Get Cash at any ATM ([Allpoint no-surcharge ATMs](#))

Minimum – no \$ minimum. Maximum - \$5000/day for transactions and \$500/day for ATM withdrawal

Helpful Tips:

- HELOC Checking Account (no charge) will be opened to provide access for the HELOC Debit Card
- Payments – When applying payments, apply directly to HELOC and NOT the HELOC Checking

CONVENIENCE CHECKS *(Provided)*

In your starter Home Equity Packet, we provided convenience checks for your use. If you need additional checks at anytime, just let us know (there is no charge).

Simply write a check to:

- Make purchases
- Pay contractors
- Payments to creditors
- Deposit at another financial institution

Minimum – no \$ minimum. Maximum – \$ amount of available line

TRANSFERS

A simple click online or a call allows you to transfer funds between your accounts or financial institutions.

Transfer between your Western Division Accounts:

- [Online Banking](#) (Desktop or Mobile App) at www.westerndivision.org
- Telephone Banking – Transfer funds 24/7 at (716) 632-9328.
- Member Service Representative – During branch hours, call or text (716) 632-9328.

Transfer to other Financial Institution:

- [Account-to-Account \(A2A\) Transfer](#) – Transfer from your Western Division account to your other financial institution through Online Banking. (Prior set-up required – A2A Authorization).