BELLCO CREDIT UNION

Turn Your Home's Equity Into Opportunity

Use your home's equity to empower your financial future



Home Equity ChoiceLine**: First or Second Position

Bellco's popular Home Equity ChoiceLine is a unique product that combines the security and stability of a home equity loan (HELOAN) with the freedom and convenience of a home equity line of credit (HELOC).

There's no fee to apply, no annual fee, no appraisal fees (if automated valuation qualifies), no prepayment penalty, and a no closing cost option*. There's also no fee to convert your variable-rate balance to a fixed-rate loan option.

Submitting your application takes less than 15 minutes! Bellco specialists are ready to provide guidance and run numbers with dedicated assistance from start to finish.

*To qualify for the no closing cost option, a $5,000 initial advance must be taken at closing. Closing costs paid by Bellco apply to standard closing costs, excluding appraisal. Unique closing costs associated with your loan will not be covered (e.g., subordination agreements, lien releases, etc.) An appraisal, paid for by the borrower, may be required to determine the value of the property, and is not a covered closing cost. Closing costs paid by Bellco must be repaid if the loan is refinanced or closed within 36 months of the original closing date. If you take a $10,000 advance at closing for the Fixed Rate offer, this advance will also qualify for the no closing cost option.

**Variable Annual Percentage Rate (APR) for well-qualified borrowers as of May 1, 2026, is 6.75% and is subject to change without notice. Maximum APR for variable rate advance is 21%. Variable rate may change after account opening. Property must be insured, owner occupied (primary or secondary) and located in Colorado. Membership eligibility required. All loans subject to approval.

What Our Team Brings to the Table

Quick Response

Count on a response to every inquiry by the next business day

Trusted Specialists

A trusted team with more than three decades of lending knowledge and success

Dependable Results

A refined workflow designed for quick, reliable turn times

Scan the QR code to get in contact with our team!

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EQUAL HOUSING OPPORTUNITY