Early Payoff

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Can I make extra payments to pay off my HELOC early?

You can make additional principal payments online, in person, or by mail to pay off your HELOC ahead of schedule. Please note that if you make an additional principal payment, the funds will not be available for drawing for 10 days.

How do I handle additional principal payments on my HELOC?

Yes, you can make additional principal payments to pay down your HELOC ahead of schedule. This can be done online, by phone, or by mail. If you mail a check, please specify how you want the additional funds applied to your account – for example, write "additional principal" and your account number on the check.

What happens if my HELOC balance is at zero?

You can choose to leave it open until your draw period expires, or you can choose to close your HELOC.