

Institution	Phone Number	Special Offer	Annual Fee	Non-usage Fees	As Low As HELOC Rates (3/26/10)	Lowest APR Rate
Ohio Catholic Federal CU	216-663-6800	90 days, NO Payments	\$0	None	Prime	1.99% APR*
Third Federal Savings & Loan	800-844-7333	None	\$50 after 1st year	None	Prime + .74% APR*	3.99% APR*
Key Bank	888-539-1234	None	\$0-\$99	None	Prime + .74% APR*	3.99% APR*
PNC	888-PNC-BANK	None	\$0-\$50	None	Prime + 1.50% APR*	2.99% APR*
Charter One	800-340-5626	None	\$50 after 1st year	None	Prime- .51% APR*	2.74% APR*
Century Federal CU	800-615-2328	None	\$0	None	Prime + 0.00-3.0% APR*	3.25 APR*

Cap on Highest APR Rate	Interest Only Payments Allowed	Draw Period	Maximum Payback Period
18% APR*	Yes	10 years	20 years
18% APR*	Yes	10 years	20 years
18% APR*	Yes	20 years	15 years
No cap	No	10 years	30 years
21% APR*	Yes	10 years	15 years
13.5% APR*	Yes	13 years	15 years