*Gift card offer only applies to Home Equity Line of Credit (HELOC) applications submitted through our online application portal on 10/12/2024 through 10/23/2024, 11:59 pm PST. This offer is not applicable to applications submitted in person or over the phone with a loan officer. The gift card may not be used to apply towards your origination fee and will only be provided after the HELOC is funded. A borrower may not use this offer to obtain a refund for closing costs in the event that a loan fails to fund. Some offers cannot be combined with other discounts or promotions. The gift card will be provided to the customer within 60 days after funding the loan.