

Accessing funds from your HELOC

Accessing funds from your home equity line of credit (HELOC) is easy. If you opened your HELOC prior to April 8, 2024, your account number will start with 7 and you will follow one of these processes.¹

Advance funds from your HELOC account into your Bank of Texas² checking, savings, or money market account.

Advances requested on business days between 7:00 a.m.–4:00 p.m. CT will be deposited into your Bank of Texas checking, savings, or money market account within 2–3 hours. Advances requested after 4:00 p.m. CT or on weekends/holidays will be deposited the next business day. Funds may be advanced either online or with assistance.



ADVANCING HELOC FUNDS ONLINE

Follow these steps to advance the funds from your HELOC online:

- 1 Log in to Bank of Texas Digital Banking at onlinebanking.bankoftexas.com.
- 2 Click on the **Loan** tab to view your HELOC details.
- 3 Click on the **Make an Advance** link in the top center of the page and follow the prompts to submit your request.



ADVANCING HELOC FUNDS WITH ASSISTANCE

If you would like assistance, visit any Bank of Texas location or call ExpressBank Customer Service at 800.346.5312.

Write a check from your HELOC account

To order checks to access the funds from your HELOC, visit any Bank of Texas location or call ExpressBank Customer Service at 800.346.5312. Checks will arrive via mail within 12–14 mailing days.

¹ Accounts opened on or after April 8, 2024, will have account numbers that start with a 6. Accessing funds from these accounts follows a different process.

² Clients may choose to deposit HELOC funds into any BOKF, NA checking, savings, or money market account. Funds are not able to be deposited into external accounts.