

REAL ESTATE LOAN RATES

Mortgage Loans	Rate Type	Annual Percentage Rate (APR)
30-Year Conventional Loan (Purchase & Refinance)	Fixed	Call for current rates
30-Year Conventional Loan (Purchase & Refinance)	Adjustable	Call for current rates
15-Year Conventional Loan (Purchase & Refinance)	Fixed	Call for current rates
15-Year Conventional Loan (Purchase & Refinance)	Adjustable	Call for current rates
VA Loan (Purchase & Refinance)	Fixed	Call for current rates
VA Loan (Purchase & Refinance)	Adjustable	Call for current rates
FHA Loan (Purchase & Refinance)	Fixed	Call for current rates
FHA Loan (Purchase & Refinance)	Adjustable	Call for current rates
ARM (Purchase & Refinance)	Adjustable	Call for current rates
Home Equity Line of Credit (HELOC)		
Home Equity Line of Credit (<80% Loan-to-Value)	Adjustable	6.25%
Home Equity Line of Credit (>80% Loan-to-Value)	Adjustable	7.25%
Credit Builder Home Equity Line of Credit	Adjustable	11.75%
Line of Credit		
Rental Property Line of Credit	Adjustable	8.25%
Vacation Property Line of Credit	Adjustable	8.25%
Land Line of Credit	Adjustable	8.25%
Manufactured, Mobile Home, Park Model Loans (New & Used)		
	Adjustable	6.50%
	Fixed	7.25%

APR = Annual Percentage Rate. The maximum APR, for any type of loan, shall not exceed the limit set by applicable law(s). The loan rate will be the rate in effect when the loan is completed.

Home Equity Line of Credit (HELOC) Rates: The index is based on the quarterly average of the Wall Street Journal Prime Rate as stated on the first (1st) work day of each month within the calendar quarters beginning with January, April, July and October ("the Index") plus a margin of 1.0% and adjusted upward to the nearest 0.250% on loans with a loan-to-value of 80% or less. On loans with a loan-to-value higher than 80%, the rate shall be determined by using the Index plus a margin of 2.0% and adjusted upward to the nearest 0.250%.

Rental Property, Vacation Property and Land Line of Credit Rates: The rate shall be determined by using the Index plus a margin of 3.0% and adjusted upward to the nearest 0.250%. On Credit Builder Home Equity Loans, the rate shall be determined by using the Index plus a margin of 6.5% and adjusted upward to the nearest 0.250%. The APR shall be subject to modification and adjustment any quarter hereafter until this loan is fully paid and discharged, and shall not exceed the maximum interest rate "cap" or 18%, whichever is less, and shall not decline below the minimum interest rate of 5%.

Rates and terms are subject to change at any time. Please contact a Credit Union employee for further information.

Effective: 01/01/2019