# REAL ESTATE LOAN RATES

| Mortgage Loans | Rate Type | Annual Percentage Rate (APR) |
|---|---|---|
| 30-Year Conventional Loan (Purchase) | Fixed | 7.125% |
| 15-Year Conventional Loan (Purchase) | Fixed | 6.625% |
| VA Loan (Purchase) | Fixed | 7.500% |
| FHA Loan (Purchase) | Fixed | 6.625% |
| ARM (Purchase) | Adjustable | Call for current rates |
| **Home Equity Line of Credit (HELOC)** | | |
| Home Equity Line of Credit (<80% Loan-to-Value) | Adjustable | 7.75% |
| Home Equity Line of Credit (>80% Loan-to-Value) | Adjustable | 8.75% |
| Credit Builder Home Equity Line of Credit | Adjustable | 13.25% |
| **Line of Credit** | | |
| Rental Property Line of Credit | Adjustable | 9.75% |
| Vacation Property Line of Credit | Adjustable | 9.75% |
| Land Line of Credit | Adjustable | 9.75% |

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.

All Mortgage loans include a 1% origination fee and $350 processing fee and are based on 80% LTV of purchase price. Certain restrictions apply. Rates subject to change and are not guaranteed until locked. Ask to speak with a Mortgage Originator for details and/or current refinance rates.

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%.

NOTE: Property financed must be in Arizona. Rates and Terms are subject to change at any time. Please contact a Credit Union employee for further information.

Effective: 10/30/2026