RATE & FEE SCHEDULE

RATES AS OF: **9/11/2026**

MORTGAGE LOANS

CONV. FIXED RATES	INTEREST RATE	APR	PAYMENT (monthly)
30 Year Fixed	6.875%	7.108%	$2,627.72
30 Year Fixed (investment purchase)	7.250%	7.472%	$2,728.71
15 Year Fixed	6.250%	6.483%	$3,429.69
CONV. ADJUSTABLE RATES	**INTEREST RATE**	**APR**	**PAYMENT (monthly)**
5 Year Fixed	6.250%	6.722%	$2,462.87
7 Year Fixed	6.250%	6.649%	$2,462.87
10 Year Fixed	6.500%	6.788%	$2,528.27
JUMBO RATES	**INTEREST RATE**	**APR**	**PAYMENT (monthly)**
30 Year Fixed	6.750%	6.964%	$6,485.98
5 Year ARM	6.250%	6.671%	$6,157.17
7 Year ARM	6.250%	6.547%	6157.17
FHA RATES	**INTEREST RATE**	**APR**	**PAYMENT (monthly)**
30 Year Fixed	6.250%	7.069%	$2,671.78

*APR = Annual Percentage Rate. Rates include a 1% loan fee. Based on $400,000 purchase price with 20% down. Investment property with 25% down. FHA APR based on $400,000 loan with 3.5% down. Jumbo based on $1,000,000 loan with 20% down. Rates based on purchase of primary residence. Call credit union for rates on commercial and investment properties. Adjustable rates and payments are subject to change during the loan term. That change can increase or decrease your monthly payment. See Credit Union for details. Rates are subject to change without notice.

*Loan incentives received by the member exceeding $600 are subject to IRS 1099-M reporting.