

# LOAN RATES

Effective 9/1/2016

## Home Equity Loans - First or Second Lien

Loan Type	Maximum Loan Term	Credit Score	Interest Rate	APR
Home Equity Loan Closed End	60 months (5 years)	700+	3.90%	3.91%
		675-699	4.15%	4.16%
		674-	4.40%	4.41%

Maximum LTV 80% (75% for manufactured). Maximum amortization 180 months.

Home Equity Loan Closed End	84 months (7 years)	700+	4.25%	4.26%
		675-699	4.50%	4.60%
		674-	4.75%	4.76%

Maximum LTV 80% (75% for manufactured). Maximum amortization 180 months.

Home Equity Loan Closed End	120 months (10 years)	700+	4.50%	4.51%
		675-699	4.75%	4.76%
		674-	5.00%	5.01%

Maximum LTV 80% (75% for manufactured). Maximum amortization 180 months.

## Benefits of financing with your Credit Union:

- ◆ This loan is not sold. We will fund and service it.
- ◆ None of our loans have a pre-payment penalty
- ◆ Direct Deposit to loan or Auto Pay Available
- ◆ Payments can be made as often as you like with no additional charge (example: weekly or bi-weekly)

Interest rates based on credit score at time of application. Applicants must meet underwriting guidelines to be approved.

APR is calculated based upon refinance loan amount of \$150,000 with a 15 year amortization.

Balloon options available.