

LOAN RATES

Effective 3/21/18

Home Equity Lines of Credit

Loan Type	Maximum Loan Term	Credit Score	Interest Rate	APR
Home Equity Line of Credit - 2% Payment	60 months (5 years)	700+	3.90%	3.91%
		675-699	4.15%	4.17%
		674-	4.40%	4.41%
Maximum LTV 80% (75% for manufactured homes)				
Interest Only Home Equity Line of Credit	60 months (5 years)	700+	3.90%	3.92%
		675-699	4.15%	4.17%
		674-	4.40%	4.41%
Maximum LTV 70% (60% for manufactured homes)				
Home Equity Line of Credit - 1% Payment	120 months (10 years)	700+	4.50%	4.51%
		675-699	4.75%	4.76%
		674-	N/A	
Maximum LTV 90%. Manufactured homes do not qualify				
Interest Only Home Equity Line of Credit	120 months (10 years)	700+	4.50%	4.51%
		675-699	4.75%	4.77%
		674-	5.00%	5.01%

Maximum LTV 70% (60% for manufactured homes)

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.

