



Home Equity Loan Rates

(Effective September 1, 2025 until changed)

| Subaccount Type | Approximate Term | Home Value | | | ANNUAL PERCENTAGE RATE Fixed | Vantage 4.0 Score |
|--------------------------|---|-----------------------|--|--|---------------------------------|----------------------|
| Home Equity Loan Program | 20 Years | 80% CLTV ⁴ | | | 7.990% | 725 or higher |
| Home Equity Loan Program | 20 Years | 80% CLTV ⁴ | | | 8.490% | 685 to 724 |
| | | | | | | |
| Loan Fees | No loan fees are charged by the credit union. | | | | | |
| Loan Cost | The credit union will pay all closing costs associated with this loan. ³ | | | | | |
| Late Charge | If your payment is more than 10 days late we may charge you 5.0% of the payment or \$10.00, whichever is greater. | | | | | |
| Collection Costs | You promise to pay all costs of collecting the amount you owe under this agreement. | | | | | |

1. If a full appraisal is required by the credit union, the borrower will be responsible for this fee. The no cost program is only available one time per member and not available when refinancing an existing credit union loan.

A 20 year (240 month) Home Equity of \$25,000 at 7.99% APR, would require 239 monthly payments at \$209.00 with one final payment of \$203.15.

