



## Home Equity Loan Rates

(Effective January 1, 2026 until changed)

Subaccount Type	Approximate Term	Home Value	ANNUAL PERCENTAGE RATE Fixed	Vantage 4.0 Score
Home Equity Loan Program	20 Years	80% CLTV	6.24% <sup>1</sup>	760 or higher
Home Equity Loan Program	20 Years	80% CLTV	6.49% <sup>1</sup>	720 to 759
Home Equity Loan Program	20 Years	80% CLTV	6.74% <sup>1</sup>	680 to 719
Rate Adjustments				
Automatic Payments	-0.50%			
1st Lien W/M1CU or 1st Position Lien	-0.50%			
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.			
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.			

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 7.24% would require 239 monthly payments at \$197.51 with one final payment of \$195.58*

1. Rate listed includes max rate adjustment of 1.00%.

