



1st Mortgage Rates

(Effective October 1, 2025 until changed)

Subaccount Type	Approximate Term	Home Value	Annual Percentage Rate Fixed	Daily Periodic Rate	Vantage 4.0 Score
1st Mortgage	10 Years	80% CLTV	5.810% - 6.810%	0.0159178%	660 or higher
1st Mortgage	15 Years	80% CLTV	5.810% - 6.810%	0.0159178%	660 or higher
1st Mortgage	20 Years	80% CLTV	6.149% - 7.149%	0.0168466%	660 or higher
1st Mortgage	30 Years	80% CLTV	6.500% - 7.500%	0.0178082%	660 or higher
Fees					
Loan Fees	No origination or lender fees charged by the credit union*				
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.				

*3rd party fees associated with this loan may be passed on to the borrower. Please see your Loan Estimate for details.

APR=Annual Percentage Rate. This is a fixed rate available to qualified borrowers on a 10-, 15-, 20- or 30-year term. Maximum 80% Loan-to-Value required. Mortgage loan proceeds may not be used to refinance existing Members 1st Credit Union loans. No early payoff penalties. The property must be a single family residence that is owner occupied (no rentals or investment properties). The Credit Union will not lend on mobile homes, manufactured homes, condos, or duplexes.

A 10 Year (120 month) 1st Mortgage of \$100,000 at 5.81% APR, would require 119 monthly payments at \$1,100.86 with one final payment of \$1,100.38.

A 15 year (180 month) 1st Mortgage of \$100,000 at 5.81% APR, would require 179 monthly payments at \$833.82 with one final payment of \$833.67.

A 20 year (240 month) 1st Mortgage of \$100,000 at 6.149% APR, would require 239 monthly payments at \$725.29 with one final payment of \$720.76.

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.5% APR, would require 359 monthly payments at \$632.35 with one final payment of \$625.39.

