



## 1st Mortgage Rates

(Effective February 18, 2026 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	5.375% - 6.375%	0.014726%	660 or higher
1st Mortgage	15 Years	80% CLTV	5.375% - 6.375%	0.014726%	660 or higher
1st Mortgage	20 Years	80% CLTV	5.620% - 6.620%	0.0153973%	660 or higher
1st Mortgage	30 Years	80% CLTV	5.875% - 6.875%	0.0160959%	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 5.375% APR, would require 119 monthly payments at \$1,085.93 with one final payment of \$..

A 15 year (180 month) 1st Mortgage of \$100,000 at 5.375% APR, would require 179 monthly payments at \$813.41 with one final payment of \$6.82.

A 20 year (240 month) 1st Mortgage of \$100,000 at 5.62% APR, would require 239 monthly payments at \$696.26 with one final payment of \$29.74.

A 30 year (360 month) 1st Mortgage of \$100,000 at 5.875% APR, would require 359 monthly payments at \$592.14 with one final payment of \$119.98.

