



## 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
<b>1st Mortgage</b>	10 Years	80% CLTV	<b>5.375% - 6.375%</b>	0.014726%	660 or higher
<b>1st Mortgage</b>	15 Years	80% CLTV	<b>5.375% - 6.375%</b>	0.014726%	660 or higher
<b>1st Mortgage</b>	20 Years	80% CLTV	<b>5.620% - 6.620%</b>	0.0153973%	660 or higher
<b>1st Mortgage</b>	30 Years	80% CLTV	<b>5.875% - 6.875%</b>	0.0160959%	660 or higher
<b>Fees</b>					
<b>Loan Fees</b>	No origination or lender fees charged by the credit union*				
<b>Late Charge</b>	If your payment is more than 10 days late we may charge you 5.0% of the payment or \$10.00, whichever is greater.				
<b>Collection Costs</b>	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.

