



## 1st Mortgage Rates

(Effective August 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   | 5.990% - 6.990%              | 0.016411%           | 660 or higher     |
| 1st Mortgage     | 15 Years  | 80% CLTV   | 6.125% - 7.125%              | 0.0167808%          | 660 or higher     |
| 1st Mortgage     | 20 Years  | 80% CLTV   | 6.250% - 7.250%              | 0.0171233%          | 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 5.99% APR, would require 119 monthly payments at \$1,110.03 with one final payment of \$1,109.83.

A 15 year (180 month) 1st Mortgage of \$100,000 at 6.125% APR, would require 179 monthly payments at \$850.95 with one final payment of \$849.71.

A 20 year (240 month) 1st Mortgage of \$100,000 at 6.25% APR, would require 239 monthly payments at \$731.27 with one final payment of \$727..

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.5% APR, would require 359 monthly payments at \$632.44 with one final payment of \$626.96.

