



## 1st Mortgage Rates

(Effective April 1, 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	<b>6.000% - 7.000%</b>	0.0164384%	660 or higher
1st Mortgage	15 Years	80% CLTV	<b>6.000% - 7.000%</b>	0.0164384%	660 or higher
1st Mortgage	20 Years	80% CLTV	<b>6.370% - 7.370%</b>	0.0174521%	660 or higher
1st Mortgage	30 Years	80% CLTV	<b>6.750% - 7.750%</b>	0.0184932%	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 6.0% APR, would require 119 monthly payments at \$1,117.02 with one final payment of \$76.43.

A 15 year (180 month) 1st Mortgage of \$100,000 at 6.0% APR, would require 179 monthly payments at \$846.77 with one final payment of \$123.22.

A 20 year (240 month) 1st Mortgage of \$100,000 at 6.37% APR, would require 239 monthly payments at \$739.47 with one final payment of \$214.03.

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.75% APR, would require 359 monthly payments at \$649.16 with one final payment of \$560.01.

