| Subaccount Type | Approximate Term | Home Value | Annual Percentage Rate Fixed | Daily Periodic Rate | FICO Score |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1st Mortgage | 10 Years | 80\% CLTV | 6.500\% - 7.500\% | 0.0178082\% | 640 or higher |
| 1st Mortgage | 15 Years | 80\% CLTV | 6.600\% - 7.600\% | 0.0180822\% | 640 or higher |
| 1st Mortgage | 20 Years | 80\% CLTV | 6.700\% - 7.700\% | 0.0183562\% | 640 or higher |
| 1st Mortgage | 30 Years | 80\% CLTV | 6.800\% - 7.800\% | 0.0186301\% | 640 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. |  |  |  |  |
| Return Payment | \$15.00 |  |  |  |  |
| 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 $6.5 \%$ APR, would require 119 monthly payments at $\$ 1,135.77$ with one final payment of $\$ 1,134.58$.

A 15 year (180 month) 1st Mortgage of $\$ 100,000$ at $6.6 \%$ APR, would require 179 monthly payments at $\$ 876.91$ with one final payment of \$875.38.

A 20 year (240 month) 1st Mortgage of $\$ 100,000$ at $6.7 \%$ APR, would require 239 monthly payments at $\$ 757.71$ with one final payment of $\$ 753.32$.

A 30 year ( 360 month) 1st Mortgage of $\$ 100,000$ at $6.8 \%$ APR, would require 359 monthly payments at $\$ 652.27$ with one final payment of \$647.66.

