



## Rental/ Investor 1st Mortgage Rates

(Effective February 11, 2026 until changed)

Subaccount Type	Approximate Term	Home Value	Annual Percentage Rate Fixed	Daily Periodic Rate	Vantage 4.0 Score
<b>1st Mortgage</b>	15 Year	80% CLTV	<b>6.625%</b>	0.0181507%	720 or higher
<b>1st Mortgage</b>	30 Year	80% CLTV	<b>6.625%</b>	0.0181507%	720 or higher
Fees					
<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.				

\*All 3rd party fees paid by borrower. Please see your Loan Estimate for details.

*Annual Percentage Rate. This is a fixed rate available to qualified borrowers on a 15- 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 1-4 family residence. The Credit Union will not lend on mobile homes, manufactured homes, or condos.*

*A 15 year (180 month) 1st Mortgage of \$100,000 at 6.625% APR, would require 179 monthly payments at \$880.86 with one final payment of \$7.26.*

*A 30 year (360 month) 1st Mortgage of \$100,000 at 6.625% APR, would require 359 monthly payments at \$640.88 with one final payment of \$153.3.*

