



Rental/ Investor 1st Mortgage Rates

(Effective December 17, 2025 until changed)

Subaccount Type	Approximate Term	Home Value	Annual Percentage Rate Fixed	Daily Periodic Rate	Vantage 4.0 Score
1st Mortgage	15 Year	80% CLTV	6.875%	0.0188356%	720 or higher
1st Mortgage	30 Year	80% CLTV	6.875%	0.0188356%	720 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.				

*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 6.875% APR, would require 179 monthly payments at \$894.71 with one final payment of \$66.94.

A 30 year (360 month) 1st Mortgage of \$100,000 at 6.875% APR, would require 359 monthly payments at \$657.48 with one final payment of \$332.56.

