



## Mortgage Rates

Rates effective: **January 18, 2019**

Contact the Mortgage Department at 800-675-2285 ext. 782

Conventional	Rate	APR *	Points
30 Year Fixed	4.625%	4.754%	0.000%
20 Year Fixed	4.500%	4.675%	0.000%
15 Year Fixed	4.125%	4.344%	0.000%
10 Year Fixed	4.000%	4.314%	0.000%

Alternative rate options are available based on your personalized mortgage loan situation and needs.

Vacant Land	Rate	APR*	Points
5 Year Fixed - Vacant Land	5.000%	5.624%	0.000%
3 Year Balloon **** - Vacant Land	6.750%	6.889%	0.000%

\*\*\*\* This is a one-time advance loan and features loan payments based on an amortization of 30 years. At the end of the third year, you will owe one large final balloon payment for the remaining balance of the loan. If you are unable to make the balloon payment when it is due, you would need to refinance your loan.

Home Equity Line of Credit	Rate	APR **	Points
Home Equity Line of Credit (Primary Residence Only)	5.500%	5.500%	0.000%

\*\*The Annual Percentage Rate (APR) is based on Prime plus a margin. Prime Rate is based on the highest Prime Rate reported in the Midwest Edition of the Wall Street Journal on the 25th day of the month, effective on the first day of the next month. Prime is a variable rate; as it changes, the APR on your account will be adjusted monthly. The APR will never exceed 16.000% or the maximum rate allowed by law. The margin is determined by member's credit profile and combined loan to value "CLTV" \*\*\*. The APR is accurate as of the effective date listed above and is subject to change without notice. Membership eligibility required.

Home Equity Loans			
80% CLTV ***	Rate	APR *	
10 Year Fixed Home Equity (1st Mortgage)	5.740%	5.888%	
10 Year Fixed Home Equity (2nd Mortgage)	6.490%	6.602%	
15 Year Fixed Home Equity (1st Mortgage)	6.240%	6.350%	
15 Year Fixed Home Equity (2nd Mortgage)	6.990%	7.107%	
80.01% - 90% CLTV ***	Rate	APR *	
10 Year Fixed Home Equity (1st Mortgage)	5.990%	6.143%	
10 Year Fixed Home Equity (2nd Mortgage)	6.740%	6.900%	
15 Year Fixed Home Equity (1st Mortgage)	6.490%	6.602%	
15 Year Fixed Home Equity (2nd Mortgage)	7.240%	7.360%	
90.01% - 95% CLTV ***	Rate	APR *	
10 Year Fixed Home Equity (1st Mortgage)	6.240%	6.395%	
10 Year Fixed Home Equity (2nd Mortgage)	6.990%	7.155%	
15 Year Fixed Home Equity (1st Mortgage)	6.740%	6.857%	
15 Year Fixed Home Equity (2nd Mortgage)	7.490%	7.612%	
80% CLTV ***	Rate	APR *	
Second Home - 10 Year Fixed Home Equity (1st Mtg)	6.740%	6.900%	

Second Home - 10 Year Fixed Home Equity (2nd Mtg)	7.740%	7.915%
Second Home - 15 Year Fixed Home Equity (1st Mtg)	7.240%	7.360%
Second Home - 15 Year Fixed Home Equity (2nd Mtg)	7.990%	8.118%

\* APR - Annual Percentage Rate. Rates are subject to change daily and or without notice and represent our best rate available. The actual interest rate to you may vary depending on your individual credit history and or other loan factors. APR's are based on a loan amount of \$100,000.

\*\*\*CLTV is Combined Loan to Value - the total amount of all existing mortgages compared to the value of the dwelling.

**All rates are subject to change without notice and represent our best rate available. The actual interest rate available to you may vary depending on the your individual credit history and or other loan factors.**

