

Mortgage and Equity Loan Rates

Effective: 12/30/2025 as of 9:03 AM

(Rates are subject to change daily. Certain loan limitations may apply; for details, direct inquiries to the Mortgage Department.)

Non-Rebate Eligible Fixed Rate Mortgage ⁴				
Term	Rate as low as ¹	APR as low as ^{1,6}	Maximum % Financed ²	Maximum Loan
10 years	5.250%	5.470%	95%	\$806,500
15 years	5.500%	5.658%		
20 years	5.750%	5.879%		
25 years	6.000%	6.113%		
30 years	6.000%	6.100%		
Rebate Eligible Fixed Rate Mortgage ^{4,5,8}				
Term	Rate	APR ⁶	Maximum % Financed ²	Maximum Loan
10 years	6.500%	6.748%	95%	\$1,000,000
15 years	6.875%	7.058%		
20 years	7.125%	7.276%		
25 years	7.500%	7.636%		
30 years	7.500%	7.622%		
Single Advance Home Equity ^{4,5}				
Term	Rate	APR ⁷	Maximum % Financed	Maximum Loan
5 years	7.625%	7.688%	90%	\$250,000
10 years	7.750%	7.784%		
15 years	8.125%	8.150%		
Variable Rate Home Equity Line of Credit ⁴				
Draw Period/Repayment Period	Rate ³		Maximum % Financed	Maximum Loan Amount
10 years/20 years	6.75% APR		90%	\$250,000

APR = Annual Percentage Rate.

¹Rates may vary based on credit score, term, loan-to-value, collateral, and loan purpose; rates are locked as of the date the application is reviewed and a Loan Estimate disclosure is produced. Additional restrictions may apply.

²Purchase of Private Mortgage Insurance (PMI) required for financing above 80%. Some limitations may apply.

³Varies monthly based on the Wall Street Journal® prime rate minus 0.250% in effect on the 25th of the month. The minimum rate is 3.25% APR and the potential maximum rate is 18.00% APR.

⁴Membership eligibility required. Loans subject to approval based on creditworthiness of applicants and collateral conditions. Limited to developed, non-agricultural, non-income producing homes located within Michigan. Other loan limitations may apply.

⁵While year-end rebates and rewards occur with great regularity, this credit union benefit is not guaranteed. Loan interest rebates are based on interest paid to the loan during the calendar year. Unapplied balances are not considered interest paid.

⁶APR based on a no point \$200,000 loan with 80% loan-to-value.

⁷APR based on a \$60,000 loan.

⁸Certain eligibility requirements apply.

Payment Examples: (Payment examples do not include amounts for taxes and insurance premiums. The actual payment obligation will be greater.)

Non-Rebate Eligible Fixed Rate Mortgage

Borrow \$200,000 at 6.000% with 360 monthly (30-year term) principal and interest payments of approximately \$1199.10.

Rebate Eligible Fixed Rate Mortgage

Borrow \$200,000 at 7.500% with 360 monthly (30-year term) principal and interest payments of approximately \$1398.43.

Single Advance Home Equity

Borrow \$60,000 at 8.125% with 180 monthly (15-year term) principal and interest payments of approximately \$577.73.

