

(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 ⁵				
Term	Rate as low as ¹	APR as low as ^{1,7}	Maximum % Financed ²	Maximum Loan
10 years	5.375%	5.591%	95%	\$647,200
15 years	5.875%	6.036%		
20 years	6.125%	6.256%		
25 years	6.375%	6.490%		
30 years	6.375%	6.478%		
Rebate Eligible Fixed Rate Mortgage ^{3,5,6}				
Term	Rate	APR ⁷	Maximum % Financed ²	Maximum Loan
10 years	6.500%	6.621%	95%	\$1,000,000
15 years	7.375%	7.463%		
20 years	7.500%	7.572%		
25 years	8.000%	8.063%		
30 years	8.000%	8.057%		
Single Advance Home Equity ^{5,6}				
Term	Rate	APR ⁸	Maximum % Financed	Maximum Loan
5 years	7.625%	7.720%	90%	\$250,000
10 years	7.750%	7.801%		
15 years	8.625%	8.663%		
Prime Home Equity Line-of-Credit ^{5,6}				
Draw Period	Rate ⁴		Maximum % Financed	Maximum Loan Amount
10 years	6.25% 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.

³Properties located in Special Flood Hazard Area not eligible for this loan type.

⁴Varies quarterly based on the Wall Street Journal® prime rate + 0.000% in effect on the 25th of the month preceding the end of the calendar quarter. The potential maximum rate is 18.00% APR.

⁵Membership 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.

⁶While year-end rebates and rewards occur with great regularity, this credit union benefit is not guaranteed.

⁷APR based on a no point \$150,000 loan with 80% loan-to-value.

⁸APR based on a \$40,000 loan.

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 \$150,000 at 6.375% with 360 monthly (30-year term) principal and interest payments of approximately \$935.80.

Rebate Eligible Fixed Rate Mortgage

Borrow \$150,000 at 8.000% with 360 monthly (30-year term) principal and interest payments of approximately \$1100.65.

Single Advance Home Equity

Borrow \$40,000 at 8.625% with 180 monthly (15-year term) principal and interest payments of approximately \$396.83.

