Dow CREDIT UNION
dowcreditunion.org
Insured by NCUA

600 E LYON RD
PO BOX 1649
MIDLAND MI 48641-1649
989.835.7794
800.835.7794
Fax: 989.832.9283

# Mortgage and Equity Loan Rates

**Effective: 11/10/2026 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] |
| 10 years | 6.375% | 6.622% | 95% |
| 15 years | 6.625% | 6.805% | |
| 20 years | 6.875% | 7.023% | |
| 25 years | 7.250% | 7.383% | |
| 30 years | 7.250% | 7.369% | |

| Rebate Eligible Fixed Rate Mortgage[4,5,8] | | | |
|---|---|---|---|
| **Term** | **Rate** | **APR**[6] | **Maximum % Financed**[2] |
| 10 years | 8.000% | 8.286% | 95% |
| 15 years | 8.250% | 8.461% | |
| 20 years | 8.625% | 8.804% | |
| 25 years | 9.000% | 9.163% | |
| 30 years | 9.000% | 9.149% | |

| Single Advance Home Equity[4,5] | | | |
|---|---|---|---|
| **Term** | **Rate** | **APR**[7] | **Maximum % Financed** |
| 5 years | 9.125% | 9.189% | 90% |
| 10 years | 9.250% | 9.285% | |
| 15 years | 9.500% | 9.526% | |

| Variable Rate Home Equity Line-of-Credit[4] | | |
|---|---|---|
| **Draw Period/Repayment Period** | **Rate**[3] | **Maximum % Financed** |
| 10 years/20 years | 6.75% APR | 90% |

APR = Annual Percentage Rate.

[1] Rates 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.

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

[3] Varies 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.

[4] Membership 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.

[5] While 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.

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

[7] APR based on a $60,000 loan.

[8] Certain 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 7.250% with 360 monthly (30-year term) principal and interest payments of approximately $1364.35.

**Rebate Eligible Fixed Rate Mortgage**
Borrow $200,000 at 9.000% with 360 monthly (30-year term) principal and interest payments of approximately $1609.25.

**Single Advance Home Equity**
Borrow $60,000 at 9.500% with 180 monthly (15-year term) principal and interest payments of approximately $626.53.

EQUAL HOUSING OPPORTUNITY