

(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	2.500%	2.710%	95%	\$548,250
15 years	2.625%	2.771%		
20 years	2.750%	2.864%		
25 years	3.000%	3.096%		
30 years	3.000%	3.083%		

Rebate Eligible Fixed Rate Mortgage ^{3,5,6}				
Term	Rate	APR ⁷	Maximum % Financed ²	Maximum Loan
10 years	3.125%	3.294%	95%	\$1,000,000
15 years	3.250%	3.367%		
20 years	3.500%	3.591%		
25 years	3.750%	3.826%		
30 years	3.750%	3.816%		

Single Advance Home Equity ^{5,6}				
Term	Rate	APR ⁸	Maximum % Financed	Maximum Loan
5 years	4.250%	4.424%	90%	\$250,000
10 years	4.375%	4.466%		
15 years	4.500%	4.564%		

Prime Home Equity Line-of-Credit ^{5,6}			
Draw Period	Rate ⁴	Maximum % Financed	Maximum Loan Amount
10 years	3.250%	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%.

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 \$100,000 loan with 80% loan-to-value.

⁸APR based on a \$20,000 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 \$100,000 at 3.00% with 360 monthly (30-year term) principal and interest payments of approximately \$421.60.

Single Advance Home Equity

Borrow \$20,000 at 4.50% with 180 monthly (15-year term) principal and interest payments of approximately \$153.00.

