

# Home Equity Loan Rates



Credit Tier	1	2	3
Prime Rate: 3.25%	720>	680-720	<680

## 5 Year - Fixed Rate Term

Credit Tier	1	2	3
<70% CLTV	4.00%	4.25%	4.75%
70-79.9% CLTV	4.25%	4.50%	5.00%
80-89.9% CLTV	4.50%	4.75%	5.25%
90-95.0% CLTV	5.25%	5.50%	6.00%

## 7 Year - Fixed Rate Term

Credit Tier	1	2	3
<70% CLTV	4.50%	4.75%	5.25%
70-79.9% CLTV	4.75%	5.00%	5.50%
80-89.9% CLTV	5.00%	5.25%	5.75%
90-95.0% CLTV	5.75%	6.00%	6.50%

## 10 Year - Fixed Rate Term

Credit Tier	1	2	3
<70% CLTV	4.75%	5.00%	5.50%
70-79.9% CLTV	5.00%	5.25%	5.75%
80-89.9% CLTV	5.25%	5.50%	6.00%
90-95.0% CLTV	6.00%	6.25%	6.75%

## 6 Year Balloon - Variable Rate

Credit Tier	1	2	3
Up To 90% CLTV	5.25%	5.50%	6.00%

## Home Equity 2nd Purchase Money - Variable Rate

Credit Tier	1	2	3
90.01-95% CLTV	5.75%	6.00%	6.50%

## HELOC - Variable Rate

\*180 month amortization with 6 year balloon feature.

Credit Tier	1	2	3
up to 80% CLTV	4.00%	4.25%	4.75%
81-90% CLTV	4.25%	4.50%	5.00%

Unless noted, all rates are fixed rates. Variable rates are subject to change at the end of each quarter. Some fees may apply on Home Equity Loans. See our Fee Schedule or talk to one of our Member Service Officers for details. \*APR - Annual Percentage Rate.

\*APR - Annual Percentage Rate. Your loan interest APR will be determined by your credit score. The numbered tiers shown represent credit score ranges as follows: 1= 720+, 2= 680-720, 3= 680 or lower. The specific rate will be set at the time of loan application review. Variable rates are subject to change at the end of each calendar quarter.



**Effective September 15, 2021**  
 Variable Rate Loans subject to change each quarter.  
 Prime Updated Quarterly based on 15th day of previous month.