

Home Equity Loans

Fixed Loans & Lines of Credit

Rates effective as of: 06/09/2014

Prime Rate: 3.25% APR[†]



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HOME EQUITY LOANS

FIXED LOANS			All states except Texas
Approximate Term	Combined Loan to Value (CLTV) ¹	RATE	APR
1-5 Years	≤ 80%	3.74% - 7.24%	3.74% - 7.24%
6-10 Years	≤ 80%	4.74% - 8.24%	4.74% - 8.24%
11-15 Years	≤ 80%	5.24% - 8.99%	5.24% - 8.99%
1-5 Years	80.01 – 90.00%	4.24% - 4.99%	4.24% - 4.99%
6-10 Years	80.01 – 90.00%	5.24% - 5.99%	5.24% - 5.99%
11-15 Years	80.01 – 90.00%	5.74% - 6.49%	5.74% - 6.49%

FIXED LOANS			Texas Residents
Approximate Term	Combined Loan to Value (CLTV) ²	RATE	APR
1-5 Years	≤ 80%	3.74% - 7.24%	3.79% - 7.29%
6-10 Years	≤ 80%	4.74% - 8.24%	4.79% - 8.30%
11-15 Years	≤ 80%	5.24% - 8.99%	5.29% - 9.05%

LINES OF CREDIT ³			All States
Approximate Term	Combined Loan to Value (CLTV) ²	RATE	APR
5-Year Draw / 10-Year Amortization	≤ 80%	4.00% - 7.25%	4.00% - 7.25%
10-Year Draw / 15-Year Amortization	≤ 80%	4.75% - 8.00%	4.75% - 8.00%
5-Year Draw / 10-Year Amortization	80.01 – 90.00%	4.50% - 5.25%	4.50% - 5.25%
10-Year Draw / 15-Year Amortization	80.01 – 90.00%	5.25% - 6.00%	5.25% - 6.00%

[†] APR is Annual Percentage Rate. Rate can range from a minimum of 4.00% APR to a maximum of 18.00% APR during the term of the plan and are subject to change without notice. The Annual Percentage Rate can change quarterly on the first day of January, April, July and October.

Loans are based on your credit worthiness, Combined Loan to Value (CLTV) and Credit Union lending guidelines.

Additional factors that may not have been considered may affect your final rate. This is not a commitment to make a loan, nor is it a guarantee that you will receive these rates or points if you are approved for a loan. Rates can be locked only after your completed loan application is received. Please contact a loan officer for assistance if you have any questions about rates and points.

HOME EQUITY LOAN REQUIREMENTS:

Owner Occupied Primary Residences Only. Minimum loan amount is \$10,000 and maximum loan amount \$250,000.

¹ All states except Texas: Maximum 90% Combined Loan to Value (CLTV).

² Texas Residents: Maximum 80% Combined Loan to Value (CLTV).

³ Loan amount cannot exceed 50% of Property Value for Lines of Credit in Texas.

TERMS OF REPAYMENT:

For a 10-year fixed rate loan with an interest rate of 3.74% and an APR of 4.79% = 120 monthly payments of \$18.30 per \$1,000 borrowed.

A 5-year draw/10-year amortized adjustable rate line of credit with an interest rate of 4.00% and an APR of 4.00% = 120 monthly payments of \$10.14 per \$1,000 borrowed.

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