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Loan Rates
Effective February 4, 2019
ALL RATES SUBJECT TO CHANGE



Prime Rate currently 5.50%.

30 Year Mortgage Special

4.25% APR

new purchase

Estimated Monthly Payment per \$100,000 would be \$491.94 P & I. Receive \$500 back in closing costs.

4.50% APR

refinance

Estimated Monthly Payment per \$100,000 would be \$506.69 P & I

*APR is annual percentage rate. Rate effective as of February 4, 2019 and may change at any time. Direct Deposit with Direct Payment from an open/active NBCU Checking Account is required. Other terms and rates available. Available on 1-4 family, owner-occupied homes or condominiums with a maximum loan to value up to 80%. All loans subject to credit approval. Minimum loan amount of \$25,000 not previously financed at NBCU. Payments do not include taxes and insurance. If applicable, actual payment obligation will be greater. **Not valid with any other offers or programs. Subject to underwriting and credit approval. Limited Time Only. NBCU reserves the right to discontinue the program at any time without notice.

First Mortgage	Annual Percentage Rate (APR)	Estimated Monthly Payment per \$100,000
30 Year Fixed Rate	4.50% + 0 points ¹	\$506.69
20 Year Fixed Rate	4.50% + 0 points ¹	\$632.65
15 Year Fixed Rate	4.25% + 0 points ¹	\$752.28
10 Year Fixed Rate	3.50% + 0 points ¹	\$988.86
5 Year Fixed Rate	3.50% + 0 points ¹	\$1,918.17

¹ Fixed Rate First Mortgage. The Annual Percentage Rates listed above are subject to change at any time and are not guaranteed until a mortgage contract is executed. Property must be Owner Occupied one to four family. Maximum dollar amount up to \$700,000.00. Down payment as low as three percent (3%). The estimated monthly payment does not include Private Mortgage Insurance (PMI). Fees may apply. Property Insurance is required in an amount equal to or greater than the amount of the approved loan. The tax service fee is \$109.00. The underwriting fee is \$400.00. Payments do not include taxes or insurance. Actual payment obligation will be greater.

Adjustable Rate Home Equity Line of Credit (HELOC)	Term in Years	Annual Percentage Rate (APR)
Home Equity Line of Credit (80% LTV)	10 year draw; 10 year repay	5.25% APR ²

² Owner occupied Home Equity Line of Credit. The maximum line of credit plus the outstanding first mortgage shall not exceed eighty (80) percent of the appraised value of the real estate or seventy (70) percent of the market value. Maximum dollar amount up to \$175,000.00. Property insurance is required in an amount equal to or greater than the amount of the approved line of credit. The Annual Percentage Rate may vary. Annual Percentage Rate is based on the prime rate listed in the Wall Street Journal minus 0.25%. Rate will not exceed 18% APR. Fees may range from \$0 to \$800.00. The Annual Percentage Rate is current as of today's date and is not guaranteed until a loan contract is executed.

Fixed Rate Home Equity Loan Minimum \$7,500	Annual Percentage Rate (APR)	Estimated Monthly Payment per \$100,000
5 Year Fixed Rate Home Equity Loan (80% LTV)	3.99% ⁵	\$1,841.25
10 Year Fixed Rate Home Equity Loan (80% LTV)	4.50% ⁵	\$1,036.47
15 Year Fixed Rate Home Equity Loan (80% LTV)	5.00% ⁵	\$790.87
20 Year Fixed Rate Home Equity Loan (80% LTV)	5.99% ⁵	\$715.93

⁵ **Owner Occupied Fixed Rate Home Equity Loan.** Fixed Rate Home Equity Loans may be approved for up to eighty (80) percent of the appraised value of the real estate. Minimum dollar amount is \$7,500.00. Maximum dollar amount up to \$175,000.00. Property Insurance is required in an amount equal to or greater than the amount of the approved loan. Fees may range from \$0 to \$800.00. The Annual Percentage Rate is current as of today's date and is not guaranteed until a loan contract is executed.

This Credit Union is federally insured by the National Credit Union Administration.