

Home Equity Loans
Fixed and Variable Lines of Credit



P.O. Box 619001
MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035

Rates effective as of: 03/17/2017

Prime Rate: 4.00% APR[†]

HOME EQUITY LOANS

FIXED RATE LINES OF CREDIT		All states except Texas	
Approximate Term	Combined Loan to Value (CLTV) ¹	RATE	APR
5-Year Draw / 10-Year Amortization	≤ 80%	4.99% - 8.49%	4.99% - 8.49%
5-Year Draw / 15-Year Amortization	≤ 80%	5.49% - 9.24%	5.49% - 9.24%
5-Year Draw / 10-Year Amortization	80.01 – 90.00%	5.49% - 6.24%	5.49% - 6.24%
5-Year Draw / 15-Year Amortization	80.01 – 90.00%	5.99% - 6.74%	5.99% - 6.74%

FIXED RATE LINES OF CREDIT ³		TEXAS	
Approximate Term	Combined Loan to Value (CLTV) ²	RATE	APR
5-Year Draw / 10-Year Amortization	≤ 80%	4.99% - 8.49%	4.99% - 8.49%
5-Year Draw / 15-Year Amortization	≤ 80%	5.49% - 9.24%	5.49% - 9.24%

VARIABLE RATE LINES OF CREDIT*		All States Except Texas	
Approximate Term	Combined Loan to Value (CLTV) ¹	RATE	APR
5-Year Draw / 10-Year Amortization	≤ 80%	4.75%- 7.99%	4.75%- 7.99%
10-Year Draw / 15-Year Amortization	≤ 80%	5.49% - 8.74%	5.49% - 8.74%
5-Year Draw / 10-Year Amortization	80.01 – 90.00%	5.24%- 5.99%	5.24%- 5.99%
10-Year Draw / 15-Year Amortization	80.01 – 90.00%	5.99% - 6.74%	5.99% - 6.74%

VARIABLE RATE LINES OF CREDIT ^{3*}		TEXAS	
Approximate Term	Combined Loan to Value (CLTV) ²	RATE	APR
5-Year Draw / 10-Year Amortization	≤ 80%	4.75%- 7.99%	4.75%- 7.99%
10-Year Draw / 15-Year Amortization	≤ 80%	5.49% - 8.74%	5.49% - 8.74%

[†]APR is Annual Percentage Rate.

*On Variable Rate Lines of Credit The Annual Percentage Rate can change quarterly on the first day of January, April, July and October. 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.

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 and terms. This is not a commitment to make a loan, nor is it a guarantee that you will receive these rates 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.

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:

5-Year Draw/10-Year Amortization Variable Rate Home Equity Line of Credit Example: The information provided assumes the purpose of the loan is to cash out on the primary residence, with a loan amount of \$50,000.00. At a 4.75% interest rate, the APR for this loan type is 4.75%. The monthly principal and interest payment would be 119 payments of \$524.24 and 1 payment of \$524.11

5-Year Draw/10-Year Amortization Fixed Rate Home Equity Line of Credit Example: The information provided assumes the purpose of the loan is to cash out on the primary residence, with a loan amount of \$50,000.00. At a 4.99% interest rate, the APR for this loan type is 4.99%. The monthly principal and interest payment would be 119 payments of \$530.09 and 1 payment of \$529.07

Federally insured by NCUA

