



**Fixed Home Equity
\$0 - \$100,000+**

Rates accurate as of 04/01/2026

APR* for	Repayment Period	Rate
70% or less LTV	60	6.99% - 10.24%
	120	7.24% - 7.99%
	180	7.74% - 8.49%
71-80% LTV	60	7.24% - 10.74%
	120	7.49% - 8.24%
	180	7.99% - 8.74%
Greater than 80% LTV	60	8.49% - 9.24%
	120	9.24% - 9.99%
	180	9.74% - 10.49%

***APR=Annual Percentage Rate.** Equity Loan APR is fixed for the selected term and is determined by the amount requested, Credit Score, and LTV (Loan-to-Value).

During the promotional period, Columbia Credit Union will waive the standard closing costs (Origination and Recording fees, up to \$800 in the form of a lender credit). The promotion does not apply to full appraisal costs, escrow fees, or WA State Foreclosure Prevention Fee. Appraisal fees are to be paid upfront by the member in the event that the full appraisal becomes necessary.

To qualify, applications must be received during the promotional period, April 1, 2026, to May 31, 2026. To qualify, the home equity loan or line of credit must be funded by July 30, 2026.

Membership is required to borrow, and subject to application and credit approval.