Rates accurate as of 09/22/2023

| Repayment Period | LTV | Fixed APR* |
| :--- | :--- | :--- |
| Up to 5 years | Up to $75 \%$ | $6.49 \%-7.24 \%$ |
| 10 years | Up to $75 \%$ | $6.99 \%-7.74 \%$ |
| 12 years | Up to $75 \%$ | $7.49 \%-8.24 \%$ |

*APR = Annual Percentage Rate. A $\$ 50,000$ loan at $6.49 \%$ APR would have 60 monthly principal and interest payments of $\$ 978.07$. Payment does not include taxes and insurance. If applicable, the actual payment obligation will be greater. Other low Retirelt!Mortgage APRs with terms of up to 12 years are available through this Retirelt! Mortgage program. Maximum loan-to-value is $75 \%$. Your APR depends on the mortgage term selected and your credit qualifications. Available for refinances only. $\$ 500$ in closing costs for Washington properties. $\$ 1,000$ closing costs for Oregon properties. The credit union may offer other loan rates and terms in the future.

Membership is required to borrow. Equal Housing Opportunity.

