



Rates accurate as of 01/01/2022

Repayment Period	LTV	Fixed APR*
Up to 5 years	Up to 75%	2.99% - 3.74%
10 years	Up to 75%	3.24% - 3.99%
12 years	Up to 75%	3.49% - 4.24%

***APR = Annual Percentage Rate.** A \$50,000 loan at 2.99% APR would have 60 monthly principal and interest payments of \$989.21. Payment does not include taxes and insurance. If applicable, the actual payment obligation will be greater. Other low RetireIt! Mortgage APRs with terms of up to 12 years are available through this RetireIt! Mortgage program. Maximum loan amount is \$175,000. 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.