

## Mortgage Rate Disclosure

### The following additional disclosures apply:

- The Annual Percentage Rate (APR) is based on representative loan amount and includes points listed.
- These special rates are only available when you pre-qualify and are not guaranteed until lock-in. Rates and terms are subject to change without notice. Interest rates assume credit history in good standing and membership eligibility.
- All loan applications subject to credit and property approval. Flood and/or property hazard insurance may be required. Additional fees and closing costs may apply.
- Maximum loan limits and minimum equity/down payment requirements apply.
- Other restrictions may apply.
- Additional rates and programs are available.
- Scheduled payments do not include any items other than principal and interest. Not all mortgage types include both principal and interest in every payment.
- Assumes no other loans or liens.
- Assumes lock period based on current market conditions.
- Assumes taxes and insurance will be escrowed.
- Assumes applicant is a United States citizen.
- Fees are based on default county for each state. Fees are subject to change based on property county.
- Late charges for overdue payments may apply and are subject to the limitations of law and applicable regulations.
- On Home Equity Line of Credit Loans, the interest rate is variable. The Annual Percentage Rate may change (increase or decrease) during the term of the loan based on the changes in an interest rate index which will be called the "Index." The index is most recently available average Prime Rate (rounded up the higher 10th of 1%) as published in the money rates column of the Wall Street Journal. The interest rate for your Home Equity Loan will not change more than 2% on any change date.

### Representative example for loan terms:

A loan of \$200,000 with a 4.6% APR would have the following payments with the following terms:

- 15-Year Mortgage would have 180 monthly payments of \$7.65 for each \$1,000 borrowed
- 20-Year Mortgage would have 240 monthly payments of \$6.33 for each \$1,000 borrowed
- 30-Year Mortgage would have 360 monthly payments of \$5.07 for each \$1,000 borrowed

Amounts may be rounded up. Additional fees (appraisals, recording fee, attorney, etc.) and closing costs may apply for first mortgages.