



Mortgage Loan Rates

Rates Effective 8/9/18, rates are subject to change without notice.

Mortgage Loan Products	Terms	APR* ¹	
1 st Mortgage (owner-occupied)	Fixed up to 30 years	Call for current rates	
1 st Mortgage (owner-occupied)		Call for current rates	
1 st Mortgage (owner-occupied)	Fixed 10 Years	APR ^{1,3} as low as 4.49%	Est. Payment per \$1,000 \$10.49
Home Equity (owner-occupied)	15 years	Call for current rates	
Home Equity (Line of Credit)	Variable	APR ¹ as low as	³ Est. Payment per \$1,000
	² Intro Rate 12 months	3.75%	\$10
Homeowner Loan	Fixed	APR ^{1,3} as low as	Est. Payment per \$1,000
	5 years	3.75%	\$18.19
	7 years	4.13%	\$13.58
	10 years	4.49%	\$10.13
1 st Mortgages 7/1 ARM and 10/1 ARM	Variable	Call for current rates	

* Annual Percentage Rate =APR.

¹ Rates quoted are our lowest available. Actual APR offered may be higher depending upon the applicant's credit rating and other underwriting. Additional terms and conditions may apply.

² The introductory discounted rate offered is a fixed rate for a period of 12 months, from the date of HELOC opening. After the introductory rate expiration, the rate will convert to a variable rate Prime plus margin. Adjustment period is semi-annually every Jul 1 and January 1, maximum cap per adjustment 1%. Maximum life of loan cap 15%. The promotional rate is not based on the index plus the applicable Margin.

³ Rate quoted includes a .25% discount for automatic payment.

UCFCU offers many Home Loan Products to choose from including FHA and Rental Property up to 30 year financing. Call for details.

UCFCU has been assisting Members with refinancing their HERO Loan (Clean Energy Loan--where their property taxes have increased or will increase). They were not aware that they could transfer their loan to UCFCU by refinancing.

