



Bank on a *meaningful* difference

Mortgage Rates

CONFORMING & GOVERNMENT LOANS . . . as low as	RATE	APR*
Conventional - 15 year fixed*	4.375%	4.480%
Conventional - 30 year fixed*	4.750%	4.811%
FHA - 30 year fixed**	4.375%	5.443%
VA - 30 year fixed**	4.375%	4.576%
USDA Rural Development - 30 year fixed**	4.375%	4.890%

VANISHING MORTGAGE . . . Exclusive to St Cloud Federal Credit Union		
Vanishing Mortgage - 6 year fixed***	3.500%	3.912%
Vanishing Mortgage - 9 year fixed***	3.875%	4.032%
Vanishing Mortgage - 12 year fixed***	4.125%	4.208%

HOME EQUITY LOAN	RATE
terms up to 15 years, up to 100% ltv	as low as 3.99%

HOME EQUITY LINE OF CREDIT	RATE
Home Equity Line of Credit (80% Loan to Value)****	5.250%

Rates are subject to change at any time. Loans are available to qualified borrowers on approved credit. Your credit rating will determine the final rate. Specific loan details may change pricing. A down payment may be required.

*Conventional conforming loan rates shown above are for a purchase of a single family, primary residence with a loan amount of \$150,000 and loan-to-value of 80%. The rate is based on a 30 day rate lock with a 760 credit score. Your loan's interest rate will depend on various factors including; loan product, loan size, credit profile, property value, geographic location, occupancy, and other factors.

**Government loan rates shown above are for a purchase of a single family, primary residence with a loan amount of \$150,000. The rate is based on a 30 day rate lock with a 760 credit score. Your loan's rate will depend on various factors including; loan product, loan size, credit profile, property value, geographic location, occupancy and other factors.

***Vanishing Mortgages: 12 year maximum term, loan-to-value of 80% and a minimum credit score of 680. First mortgage loans on primary or secondary homes only, no escrow required for taxes or home insurance. Can be used for refinances or purchase loans. The APR is based on a refinanced loan amount of \$150,000.

****The home equity line of credit (HELOC) has a variable rate indexed to the prime rate plus .25%. The HELOC rate will never exceed 15.00% APR, and it will never exceed the highest allowable rate for this type of agreement as determined by applicable state and federal laws.