

SFCU Home Loan Interest Rates

Updated 10 / 01 / 2018

Type of Loan	Term (Approx.)	APR
First Mortgages - Fixed Rates (Purchases and Refinances)	120	4.25%
	180	4.50%
	240	4.90%
First Mortgages - Variable Rate ² 1/1 ARM Discounted rate for 1st year 1st Year Fixed - APR on remaining term - Variable based on 1 year Treasury Security of +2.90%	60	3.50%
	300	5.00%
First Mortgages - Variable Rate ² 5/1 ARM Discounted rate for 1st year 1st 5 Years Fixed - APR on remaining term - Variable based on 5 years Treasury Security of +2.90%	60	3.90%
	300	5.00%
First Mortgages - Variable Rate ² 5/5 ARM Discounted rate for 5 years 1st 5 Years Fixed - APR on remaining term - Variable based on 5 years Treasury Security of +2.90%	60	4.15%
	300	5.00%
Home Equity Line of Credit ³ Variable APR based on Prime Rate +.50% A+ score	120	5.25%
Fixed Rate Mobile Home & Land Purchase or Refinance is determined by Year of Manufactured Home	120	5.50%
	180	5.75%
	240	6.50%
Home Improvement Loan	60	8.00%
Variable Rate Mobile Home & Land ² APR based on 1 year Treasury Security +4.50% Purchases and Refinances Term is determined by Year of Manufactured Home	240	5.00%
Second Home - Fixed Rates (Purchases and Refinances) Not investment or Rental	120	8.00%
	180	8.50%
	240	9.00%

Second Home - Variable Rate² <small>APR is Variable based on 1 year Treasury Security +2.90%</small>	180	5.00%
Bare Land - Fixed Rates <small>(Purchases and Refinances)</small>	144	10.00%
Bare Land - Variable Rate² <small>APR is Variable based on 1 year Treasury Security +2.90%</small>	144	5.00%

Certain Restrictions may apply on any of the following loan types. Please contact any of our branch offices for questions.
The above rates are determined by credit worthiness. Your actual rate may vary. Contact the credit union to see what rate you qualify for.

- 1- Annual Percentage Rate
- 2- All Variable Rate loans with the exception of the Home Equity have a floor of 5.00%
- 30 The Variable Rate Home Equity does not have a floor, and higher rates may apply based on Loan to Value.