

# FIXED RATE MORTGAGE

**12 Years** (*Investment Property*)

**6.50%** APR\*

**15 Years**

**4.75%** APR\*

**20 Years**

**5.25%** APR\*



No Points. Member will be responsible to pay an appraisal fee (up to \$1,000) and closing costs. Certain terms and restrictions may apply. Minimum loan amount \$25,000. Subject to credit approval. Rates subject to change without notice.

## Effective August 1, 2010

Payment Example: A loan of \$100,000 with a 5.25% APR\* and no points would have the following payment and total interest paid at the following loan terms:

TERM	PAYMENTS	MONTHLY P & I	TOTAL INTEREST PAID
15 Years	180	\$805	\$44,731.62
20 Years	240	\$675	\$61,628.36

Certain restrictions may apply to all loan types. Loans are subject to credit approval.

Contact the Loan Department today for more information.

\*APR = Annual Percentage Rate



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