

Mortgage Rates

Effective Date: 05/18/2026

Secondary Market Fixed Rates

	0 Points	1.00 Point
30-Year	6.625%	6.250%
20-Year	6.750%	6.250%
15-Year	6.250%	5.750%
10-Year	6.250%	5.750%

SIU Credit Union In-House Fixed Rates

	0 Points	1.00 Point
30-Year	6.625%	6.250%
20-Year	6.750%	6.250%
15-Year	6.250%	5.750%
10-Year	6.250%	5.750%

SIU Credit Union In-House Adjustable

	0 Points
5/5 ARM	6.000%

All listed interest rates are based on loan amounts \$100,000 - \$149,000 with 5% down payment and credit score \geq 740.

Government Loans

Current Government Loans we offer.



FHA Loans

Federal Housing Administration, which is part of HUD, insures the loan.



VA Loans

Veterans Home Loans backed by the U.S. Dept. of Veterans Affairs.



USDA Loans

Rural Development Loans insured by the U.S. Dept. of Rural Development.

Call us for current rates or more information on these loans at 618-457-3595, ext. 3501.

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Mortgage Loan Manager

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618-457-3595, ext. 3501

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