

Secondary Market Fixed Rates

	30-year	20-year	15-year	10-year
0 Points				
1.00 Points				

SIU Credit Union "In House" Fixed Rates

Up to 90% LTV with PMI

	30-year	20-year	15-year	10-year
0 Points				

SIU Credit Union "In House" Adjustable Rates

	30-year (3/1)	30-year (5/1)
0 Points		
1.00 Points		
	Cap of 2% per rate change & 6% over life of the loan.	Cap of 2% per rate change & 5% over life of the loan.

Above interest rates are based on loan amounts \$100,000 - \$149,999 with 5% down payment and credit score \geq 740.

Government Rates

	30-year	30-year	15-year
FHA Fixed			
Credit Score	(660-739)	(640-659)	
VA Fixed			
Credit Score		(640-680)	
USDA (Rural Development)			

Call today!

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This realtor information sheet is not to be used for advertising purposes. Other rates and terms available. Individual rate is determined by risk based scoring, loan to value, and amount borrowed. Your actual rate may vary. Offer subject to credit approval. All rates subject to change at any time without notice. PMI required on loans where LTV exceeds 80%. Membership required. Federally insured by NCUA. Call 800-449-7301, ext. 3501 for additional details.