

Effective:

All rates are subject to change without notice.

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 ≥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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