



## Home Equity Loan Rates and Related Disclosures

Home Equity Fixed Installment - Fixed	APR*	Estimated Monthly Payment Examples
Owner Occupied - Primary Residence-first lien position	3.50%	\$1,702.91 a month based on a 12 year, \$200,000 loan at 3.50% APR
Owner Occupied - Primary Residence-second lien	4.875%	\$392.15 a month based on a 15 year, \$50,000 loan at 4.875% APR
Owner Occupied (Secondary/Vacation Residence)	5.875%	\$418.56 a month based on a 15 year, \$50,000 loan at 5.875% APR
Non-Owner Occupied (Investment Property)	6.875%	\$577.33 a month based on a 10 year, \$50,000 loan at 6.875% APR

Home Equity Line of Credit – Variable	APR*	Estimated Monthly Payment Examples
Owner Occupied	4.75%-18.00%	\$255.09 month based on a 12 year, \$15,000 loan at 18.00% APR

**Important Terms & Conditions**

\*APR refers to Annual Percentage Rate † APY refers to Annual Percentage Yield

**Home Equity Installment and Home Equity Lines of Credit:**

Kitsap Credit Union membership is required. Qualified properties include owner occupied and non-owner occupied single-family homes, condominiums, and town homes, in Washington State. You may have to pay certain third parties closing costs that range between \$0 -\$1,500 depending on the location of the property, the amount of the loan and other factors. The rate for which a borrower qualifies may depend upon the borrower's credit score, term of loan, down payment, and past credit performance. This rate schedule sets forth certain conditions, rates, fees and charges applicable to your account at the Credit Union at this time. The Credit Union may offer other rates or amend the rates contained in this schedule from time to time. The LTV (loan-to-value) for which a borrower qualifies may depend upon the borrower's credit score, term of loan, loan purpose and past credit purpose. Home Equity Lines of Credit: APR does not include costs and rate may vary monthly (maximum 18% APR).

**RATES AND TERMS IN EFFECT AS OF Wednesday, December 8, 2021 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.**

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