

Mortgage Rates

As of February 1, 2019

YOUR LOCAL BRANCH OFFICE

Quoted rates are subject to change daily at the discretion of the Board of Directors. For the most up-to-date rate information, call 888.732.8562 or locally in Raleigh, 919.857.2150.

ADJUSTABLE RATE MORTGAGES*

	Rate	APR**
5-Year ARM 80% or less Loan-to-Value (LTV) Fully Indexed Rate: 4.250%. Future rates and payments determined based on adding a margin of 1.50% to the index (5 Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point). Subject to a floor rate of 3.25% and maximum adjustments every 5 years of 2.0% with a lifetime cap of 6%. The recent index is 2.74%.	3.875%	4.176%
5-Year ARM 80.1% to 90% LTV Fully Indexed Rate: 4.750%. Future rates and payments determined based on adding a margin of 2.00% to the index (5 Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point). Subject to a floor rate of 3.75% and maximum adjustments every 5 years of 2.0% with a lifetime cap of 6%. The recent index is 2.74%.	4.375%	4.675%
5-Year ARM 90.1% to 100% LTV Fully Indexed Rate: 5.250%. Future rates and payments determined based on adding a margin of 2.50% to the index (5 Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point). Subject to a floor rate of 4.25% and maximum adjustments every 5 years of 2.0% with a lifetime cap of 6%. The recent index is 2.74%.	4.875%	5.174%
5-Year ARM First Time Homebuyer 100% LTV *** Fully Indexed Rate: 5.250%. Future rates and payments determined based on adding a margin of 2.50% to the index (5 Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point). Subject to a floor rate of 4.25% and maximum adjustments every 5 years of 2.0% with a lifetime cap of 6%. The recent index is 2.74%. First time homebuyers and new or relocated local government unit employees are eligible for additional financing for up to \$2,000 for closing costs.	4.875%	5.174%
5-Year ARM 100.1% to 110% LTV *** Fully Indexed Rate: 6.250%. Future rates and payments determined based on adding a margin of 3.50% to the index (5 Year Constant Maturity Treasury Yield rounded up to the next highest one-eighth of one percentage point). Subject to a floor rate of 5.25% and maximum adjustments every 5 years of 2.0% with a lifetime cap of 6%. The recent index is 2.74%.	5.875%	6.172%

* Variable rates subject to change. Maximum term for ARM product is 30 years.

** APR = Annual Percentage Rate

*** Interest paid on the loan portion that is greater than fair market value is not tax deductible for Federal income tax purposes. Consult a tax advisor for further information regarding the tax deductibility of interest and charges.

FIXED RATE MORTGAGES

	Rate	APR
10-Year 90% or less LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 10 years with a monthly payment of \$1,500.92. ^	3.75%	3.910%
10-Year 90.1% to 100% LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 10 years with a monthly payment of \$1,536.56. ^	4.25%	4.410%
15-Year 90% or less LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 15 years with a monthly payment of \$1,128.42. ^	4.25%	4.361%
15-Year 90.1% to 100% LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 15 years with a monthly payment of \$1,166.75. ^	4.75%	4.863%
20-Year 90% or less LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 20 years with a monthly payment of \$969.34. ^	4.75%	4.839%
20-Year 90.1% to 100% LTV Example of payment calculation: \$150,000 fixed rate mortgage loan for 20 years with a monthly payment of \$1,010.77. ^	5.25%	5.340%

^ Taxes and insurance not included in the monthly payment amount. Actual monthly payment will be greater.



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