

Mortgage Rates

As of April 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) <small>Fully Indexed Rate: 4.000%. 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 2.49%.</small> | 3.875% | 4.017% |
| 5-Year ARM 80.1% to 90% LTV <small>Fully Indexed Rate: 4.500%. 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 2.49%.</small> | 4.375% | 4.517% |
| 5-Year ARM 90.1% to 100% LTV <small>Fully Indexed Rate: 5.000%. 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 2.49%.</small> | 4.875% | 5.018% |
| 5-Year ARM First Time Homebuyer 100% LTV *** <small>Fully Indexed Rate: 5.000%. 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 2.49%. First time homebuyers and new or relocated local government unit employees are eligible for additional financing for up to \$2,000 for closing costs.</small> | 4.875% | 5.018% |
| 5-Year ARM 100.1% to 110% LTV *** <small>Fully Indexed Rate: 6.000%. 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 2.49%.</small> | 5.875% | 6.021% |

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

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



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