

Mortgage Rates

As of October 1, 2017

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 LTV <small>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 1.80%.</small>	3.625%	3.521%
5-Year ARM 80.1% to 90% LTV <small>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 1.80%.</small>	4.125%	4.025%
5-Year ARM 90.1% to 100% LTV <small>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 1.80%.</small>	4.625%	4.529%
5-Year ARM First Time Homebuyer 100% LTV ** <small>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 1.80%. 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>	4.625%	4.529%
5-Year ARM 100.1% to 110% LTV ** <small>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 1.80%.</small>	5.625%	5.537%

* Variable rates may increase. Maximum term for ARM product is 30 years.

** 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: \$100,000 fixed rate mortgage loan for 10 years with a monthly payment of \$1,000.61. ^</small>	3.75%	3.91%
10-Year 90.1% to 100% LTV <small>Example of payment calculation: \$100,000 fixed rate mortgage loan for 10 years with a monthly payment of \$1,024.38. ^</small>	4.25%	4.41%
15-Year 90% or less LTV <small>Example of payment calculation: \$100,000 fixed rate mortgage loan for 15 years with a monthly payment of \$764.99. ^</small>	4.50%	4.61%
15-Year 90.1% to 100% LTV <small>Example of payment calculation: \$100,000 fixed rate mortgage loan for 15 years with a monthly payment of \$790.79. ^</small>	5.00%	5.11%

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



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