



Checking • Home Loans • Savings

Rates as of: **June 4, 2025**

## **SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:**

<b>Purchase</b>	<b>Fixed Rate</b>	<b>Annual Percentage Rate (APR)</b>	<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
30 Year	6.375	6.508	360 monthly payments of \$1,622.06	1.00%
20 Year	6.250	6.424	240 monthly payments of \$1,900.41	1.00%
15 Year	6.000	6.217	180 monthly payments of \$2,194.03	1.00%

APR and Payment based on a \$260,000 Loan Amount with a 20% down payment.

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

<b>Construction</b>	<b>Fixed Rate</b>	<b>Annual Percentage Rate (APR)</b>	<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
30 Year	6.750	6.940	360 monthly payments of \$1,686.36	1.50%
20 Year	6.625	6.870	240 monthly payments of \$1,957.67	1.50%
15 Year	6.375	6.676	180 monthly payments of \$2,247.05	1.50%

APR and Payment based on a \$260,000 Loan Amount with a 20% down payment.

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable.

<b>Refinance</b>	<b>Fixed Rate</b>	<b>Annual Percentage Rate (APR)</b>	<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
30 Year	6.750	6.903	360 monthly payments of \$1,167.48	1.00%
20 Year	6.625	6.824	240 monthly payments of \$1,355.31	1.00%
15 Year	6.375	6.622	180 monthly payments of \$1,555.65	1.00%

APR and Payment based on a \$180,000 Loan Amount with a Loan to Value of 80%

Actual payment may increase due to taxes, hazard insurance and mortgage insurance where applicable. Cash Out limited to 80% LTV

<b>Home Equity</b>	<b>Fixed Rate</b>	<b>Annual Percentage Rate (APR)</b>	<b>Monthly Principal &amp; Interest Payment</b>
20 Year	7.500	7.632	240 monthly payments of \$483.36
15 Year	7.375	7.537	180 monthly payments of \$551.95
10 Year	7.250	7.475	120 monthly payments of \$704.41

APR based on a \$60,000 Loan Amount with a Loan to Value of 75%

Actual payment may increase due to taxes and hazard insurance where applicable.

### **Home Equity Line of Credit (HELOC)**

*Click here for more information on HELOCs*

Adjustable Rate Home Equity Lines of Credit are also available.

Call or visit your nearest Branch Office for current rates.

*Loan subject to applicable closing costs. For an estimate on the full fees contact one of our home loan specialists by calling 1-800-331-3225 or visiting the Branch Office nearest you for a Loan Estimate.*

*The APR is based on your loan amount, term, and fees. Your APR and terms may be different.*

*If the down payment is less than 20%, mortgage insurance is required and will increase the monthly payment and APR. MGIC pricing and credit standards will apply.*

*Rates are subject to change without notice*

*Certain terms, conditions and restrictions may apply.*

**Start your home loan application at [www.yakimafed.com](http://www.yakimafed.com)**

