Checking • Home Loans • Savings

Rates as of: **October 22, 2025**

SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:

Purchase	*Fixed Rate*	*Annual Percentage Rate (APR)*	*Monthly Principal & Interest Payment*		*Loan Fee*
30 Year	5.750	5.887	360 monthly payments of	$1,517.29	1.00%
20 Year	5.625	5.807	240 monthly payments of	$1,806.91	1.00%
15 Year	5.375	5.603	180 monthly payments of	$2,107.21	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.

Construction	*Fixed Rate*	*Annual Percentage Rate (APR)*	*Monthly Principal & Interest Payment*		*Loan Fee*
30 Year	6.000	6.189	360 monthly payments of	$1,558.83	1.50%
20 Year	5.875	6.124	240 monthly payments of	$1,844.02	1.50%
15 Year	5.625	5.932	180 monthly payments of	$2,141.70	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.

Refinance	*Fixed Rate*	*Annual Percentage Rate (APR)*	*Monthly Principal & Interest Payment*		*Loan Fee*
30 Year	6.000	6.159	360 monthly payments of	$1,079.19	1.00%
20 Year	5.875	6.085	240 monthly payments of	$1,276.63	1.00%
15 Year	5.625	5.888	180 monthly payments of	$1,482.72	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

Home Equity	*Fixed Rate*	*Annual Percentage Rate (APR)*	*Monthly Principal & Interest Payment*	
20 Year	6.875	7.054	240 monthly payments of	$460.69
15 Year	6.750	6.972	180 monthly payments of	$530.95
10 Year	6.625	6.936	120 monthly payments of	$685.11

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.

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