



Checking • Home Loans • Savings

Rates as of: January 7, 2026

## SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:

| <b>Purchase</b> | <i>Annual</i>     |                              | <b>Monthly Principal &amp; Interest Payment</b> | <b>Loan Fee</b> |
|-----------------|-------------------|------------------------------|---|-----------------|
|                 | <b>Fixed Rate</b> | <b>Percentage Rate (APR)</b> |   |                 |
| 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.

| <b>Construction</b> | <i>Annual</i>     |                              | <b>Monthly Principal &amp; Interest Payment</b> | <b>Loan Fee</b> |
|---------------------|-------------------|------------------------------|---|-----------------|
|                     | <b>Fixed Rate</b> | <b>Percentage Rate (APR)</b> |   |                 |
| 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.

| <b>Refinance</b> | <i>Annual</i>     |                              | <b>Monthly Principal &amp; Interest Payment</b> | <b>Loan Fee</b> |
|------------------|-------------------|------------------------------|---|-----------------|
|                  | <b>Fixed Rate</b> | <b>Percentage Rate (APR)</b> |   |                 |
| 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

| <b>Home Equity</b> | <i>Annual</i>     |                              | <b>Monthly Principal &amp; Interest Payment</b> | <b>Loan Fee</b> |
|--------------------|-------------------|------------------------------|---|-----------------|
|                    | <b>Fixed Rate</b> | <b>Percentage Rate (APR)</b> |   |                 |
| 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.*

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

