



Checking • Home Loans • Savings

Rates as of: **January 28, 2026**

## **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	5.875	6.013	360 monthly payments of \$1,538.00	1.00%
20 Year	5.750	5.933	240 monthly payments of \$1,825.42	1.00%
15 Year	5.500	5.729	180 monthly payments of \$2,124.42	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	6.125	6.316	360 monthly payments of \$1,579.79	1.50%
20 Year	6.000	6.249	240 monthly payments of \$1,862.72	1.50%
15 Year	5.750	6.058	180 monthly payments of \$2,159.07	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	6.125	6.285	360 monthly payments of \$1,093.70	1.00%
20 Year	6.000	6.211	240 monthly payments of \$1,289.58	1.00%
15 Year	5.750	6.014	180 monthly payments of \$1,494.74	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	7.000	7.180	240 monthly payments of \$465.18
15 Year	6.875	7.098	180 monthly payments of \$535.11
10 Year	6.750	7.062	120 monthly payments of \$688.94

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)**

