



Checking • Home Loans • Savings

Rates as of: **February 19, 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)**

