



Checking • Home Loans • Savings

Rates as of: **March 23, 2026**

**SINGLE FAMILY OWNER OCCUPIED MORTGAGE RATES:**

<b>Purchase</b>	<b>Annual</b>		<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
	<b>Fixed Rate</b>	<b>Percentage Rate (APR)</b>		
30 Year	6.000	6.139	360 monthly payments of \$1,558.83	1.00%
20 Year	5.875	6.059	240 monthly payments of \$1,844.02	1.00%
15 Year	5.625	5.855	180 monthly payments of \$2,141.70	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>Annual</b>		<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
	<b>Fixed Rate</b>	<b>Percentage Rate (APR)</b>		
30 Year	6.250	6.442	360 monthly payments of \$1,600.86	1.50%
20 Year	6.125	6.376	240 monthly payments of \$1,881.52	1.50%
15 Year	5.875	6.185	180 monthly payments of \$2,176.51	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>Annual</b>		<b>Monthly Principal &amp; Interest Payment</b>	<b>Loan Fee</b>
	<b>Fixed Rate</b>	<b>Percentage Rate (APR)</b>		
30 Year	6.250	6.411	360 monthly payments of \$1,108.29	1.00%
20 Year	6.125	6.337	240 monthly payments of \$1,302.59	1.00%
15 Year	5.875	6.140	180 monthly payments of \$1,506.81	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>Annual</b>		<b>Monthly Principal &amp; Interest Payment</b>
	<b>Fixed Rate</b>	<b>Percentage Rate (APR)</b>	
20 Year	7.125	7.306	240 monthly payments of \$469.69
15 Year	7.000	7.224	180 monthly payments of \$539.30
10 Year	6.875	7.188	120 monthly payments of \$692.79

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)

