



Rates as of: **May 6, 2026**

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**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	6.125	6.265	360 monthly payments of \$1,579.79	1.00%
20 Year	6.000	6.185	240 monthly payments of \$1,862.72	1.00%
15 Year	5.750	5.981	180 monthly payments of \$2,159.07	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	6.375	6.569	360 monthly payments of \$1,622.06	1.50%
20 Year	6.250	6.502	240 monthly payments of \$1,900.41	1.50%
15 Year	6.000	6.311	180 monthly payments of \$2,194.03	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	6.375	6.538	360 monthly payments of \$1,122.97	1.00%
20 Year	6.250	6.464	240 monthly payments of \$1,315.67	1.00%
15 Year	6.000	6.266	180 monthly payments of \$1,518.94	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	7.250	7.432	240 monthly payments of \$474.23
15 Year	7.125	7.350	180 monthly payments of \$543.50
10 Year	7.000	7.313	120 monthly payments of \$696.65

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)

