

# Mortgage Rate Schedule

The dividend rate(s) and annual percentage yield(s) are accurate as of November 28, 2018 at 2 p.m., and are subject to change. If you have any questions or require current rate information on your accounts, please call Tulsa Federal Credit Union at 800.256.5626 or 918.610.0200.

## Mortgage Rates\*

	Loan Term	Interest Rate (as low as)	Annual Percentage Rate (APR)	Value	Example Payment per \$1,000
Retire Your Mortgage	60 months	3.875%	4.520%	80%	\$18.36
Fixed Mortgage	84 months	4.000%	4.327%	80%	\$13.67
	120 months	4.250%	4.486%	80%	\$10.25
	10 year fixed	4.250%	4.371%	95%	\$10.25
	15 year fixed	4.250%	4.334%	95%	\$7.53
	20 year fixed	4.750%	4.817%	95%	\$6.47
	30 year fixed	4.875%	4.924%	95%	\$5.30
	Adjustable Mortgage	15 year adjustable	4.125%	4.235%	100%
	30 year adjustable	4.375%	4.438%	90%	\$5.00
First Home Mortgage	15 year adjustable	3.750%	4.608%	100%	\$7.28
	30 year adjustable	4.375%	4.669%	100%	\$5.00

\*Disclosed information may not be applicable for Jumbo mortgages, mortgages in excess of \$453,100. Please call for programs, rates terms, and conditions for Jumbo mortgages. For additional information see Mortgage Rate Terms and Conditions at bottom of page.

## Second Mortgage/Home Equity

	Interest Rate (as low as)	Annual Percentage Rate (APR)	Value	Example Payment per \$1,000
5 year fixed	5.500%	5.706%	100%	\$19.11
10 year fixed	6.000%	6.111%	100%	\$11.11
15 year fixed	6.750%	6.830%	100%	\$8.85

For additional information see Mortgage Rate Terms and Conditions at bottom of page.

## Unimproved Land

	Interest Rate (as low as)	Annual Percentage Rate (APR)	Value	Example Payment per \$1,000
4 year platted (subdivision)	4.750%	5.608%	90%	\$22.92
5 year platted (subdivision)	5.250%	5.951%	90%	\$18.99
5 year unplatted	5.500%	6.203%	80%	\$19.11
10 year platted (subdivision)	5.750%	6.127%	90%	\$10.98
10 year unplatted	6.500%	6.882%	80%	\$11.36



15 year unplatted	7.500%	7.780%	80%	\$9.28
-------------------	--------	--------	-----	--------

For additional information see Mortgage Rate Terms and Conditions at bottom of page.

## Mortgage Rate Terms and Conditions

The displayed Annual Percentage Rate (APR) for “Fixed Mortgages” and “Adjustable Mortgages” assumes a loan amount of \$150,000.00 and reflects the interest rate, approximate cost of prepaid finance charges and any origination charge if applicable, but does not include other closing costs.

The displayed Annual Percentage Rate (APR) for “Retire Your Mortgage”, “Second Mortgage/Home Equity”, and “Unimproved Land” assumes a loan amount of \$50,000.00 and reflects the interest rate, approximate cost of prepaid finance charges and any origination charge if applicable, but does not include other closing costs. The APR is calculated based on a loan to collateral value of 80% for fixed rate first position mortgage programs. The rate may be based on creditworthiness, loan to value of the collateral and term of loan. Rates provided are based on current market rates and are informational only. Rates on adjustable mortgages may increase after consummation.

Example payments per \$1,000 are for stated term. Payment amounts are estimated and include only principal and interest amounts. Actual payments may be higher and may include taxes and insurance premiums, if applicable.

Primary residence and second home mortgages are available for first position mortgages. Second mortgages and home equity loans are available on primary residence properties only. Must be owner occupied residential property located in the state of Oklahoma. Mortgages not available on rental property, manufactured homes, or modular homes.

Property insurance is required. If the property is in a Special Flood Hazard Area, flood insurance is required if its available.

We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

Consult your tax advisor for tax deductibility.

On adjustable mortgage with terms of 15 years or less the adjustments are every three years and are capped at 1% with a 4% total increase over the life of the loan.

On adjustable mortgage with terms of more than 15 years the adjustments are every three years and are capped at 1% with a 6% total increase over the life of the loan.

If you have any questions or require current rate information, please call the Credit Union at 800.256.5626 or 918.610.0200.

All loan programs, rates, terms, and conditions are subject to credit approval and underwriting requirements and may change at any time without notice.