

## Home Equity Loan Rates & Disclosures

### Home Equity Loan Rate Schedule

Rates may vary based on loan term, combined loan-to-value (CLTV), and lien position.

#### Home Equity Loan (1<sup>st</sup> Lien Position)

Loan Term	Maximum CLTV	As Low As APR*	Maximum CLTV	As Low As APR*
5 Years	≤ 60%	5.49%	≤ 90%	6.24%
10 Years	≤ 60%	5.74%	≤ 90%	6.49%
15 Years	≤ 60%	5.99%	≤ 90%	6.74%
20 Years	≤ 60%	6.24%	≤ 90%	6.99%
25 Years	≤ 60%	6.49%	≤ 90%	7.24%

#### Home Equity Loan (2<sup>nd</sup> Lien Position)

Loan Term	Maximum CLTV	As Low As APR*	Maximum CLTV	As Low As APR*
5 Years	≤ 60%	5.99%	≤ 90%	6.74%
10 Years	≤ 60%	6.24%	≤ 90%	6.99%
15 Years	≤ 60%	6.49%	≤ 90%	7.24%
20 Years	≤ 60%	6.74%	≤ 90%	7.49%
25 Years	≤ 60%	6.99%	≤ 90%	7.74%

### Important Home Equity Loan Disclosures

APR = Annual Percentage Rate. Rates shown are as low as stated and apply to qualified borrowers. Actual rates may be higher and are determined based on loan term, loan amount, lien position (first or second), combined loan-to-value (CLTV), creditworthiness, collateral value, and underwriting criteria. Lower rates may be available for loans with a CLTV of 60% or less. Higher rates may apply to loans with CLTVs up to 90%.

Home Equity Loans are available in first and second lien positions on owner-occupied primary residences only. All loans are subject to credit approval, acceptable appraisal or valuation, and verification of income. Rates and terms are subject to change without notice. Membership eligibility is required. Contact UHS Employees Federal Credit Union for current rates, terms, and complete loan details.