Rates are effective as of 10/1/2026

Fixed Rate HELOC Rates & Disclosures

Fixed Rate HELOC Rate Schedule

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

Fixed Rate HELOC (1st Lien Position)

Loan Term	Maximum CLTV	As Low As APR*	Maximum CLTV	As Low As APR*
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%

Fixed Rate HELOC (2nd Lien Position)

Loan Term	Maximum CLTV	As Low As APR*	Maximum CLTV	As Low As APR*
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 Fixed Rate HELOC 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 lines of credit with a CLTV of 60% or less. Higher rates may apply to lines of credit with CLTVs up to 90%.

Home Equity Lines of Credit are available in first and second lien positions on owner-occupied primary residences only. All lines of credit 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 line of credit details.

UHS EMPLOYEES FEDERAL CREDIT UNION
33-57 Harrison St., Johnson City, NY 13790
Caring for Caregivers