

Conventional Mortgage Rates

Effective the week of January 30, 2023 – February 3, 2023

(Interest Rate is locked after receipt of completed application and supporting documents)

Loan Type	Term	APR (%)	Est. Monthly Payment ***
Fixed Rate Mortgage	Up To 15 Years	**** 6.09	\$843.86 *** (computed for 15 year loan)
Fixed Rate Mortgage	16 - 20 Years	**** 6.07	\$716.43 *** (computed for 20 year loan)
Fixed Rate Mortgage	21 - 30 Years	**** 6.30	\$615.72 *** (computed for 30 year loan)
3/3 Year Adjustable Rate Mortgage	Up To 30 Years	*/**** 5.30	\$552.20 *** (computed for 30 year loan)
5/5 Year Adjustable Rate Mortgage	Up to 30 Years	**/**** 4.80	\$521.65 *** (computed for a 30 year loan)

*3/3 Year Adjustable Rate Mortgage – is a variable rate loan that can increase or decrease every 3 years with a maximum change of 2% and a lifetime maximum change of 6%.

** 5/5 Year Adjustable Rate Mortgage – is a variable rate loan that can increase or decrease every 5 years with a maximum change of 2% and a lifetime maximum change of 6%.

*** Computed for a \$100,000.00 loan at current rate and specified term.

**** A minimum down payment equivalent to 15% is required on the purchase price of a single family, owner occupied primary residence.

Please Note: The estimated monthly Mortgage payments shown above are for Residential, Owner Occupied, Non-Construction secured by a first lien on a dwelling and do not include amounts for taxes and insurance premiums, actual payment obligation will be greater.

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