

EFFECTIVE THROUGH: 05/29/2020 AT 5:30PM

**CONFORMING 30-YEAR FIXED RATE MORTGAGE - PURCHASE**

**3.000**                      **3.116%**                      **0.625**  
Interest Rate                      Annual Percentage Rate (APR)                      Points\*

Monthly Payment for each \$100,000 borrowed\*\*

**\$ 421.60**

\*\*Monthly payment includes principal and interest only (taxes, homeowners insurance; HOA fees and other costs not included, and will result in a greater actual monthly payment amount)

\*The information provided assumes the purpose of the loan is to purchase a property with a loan amount of \$300,000 and an estimated property value of \$400,000. The property is a single-family home and will be used as a primary residence. The rate lock period is 45 days, and the assumed credit score is 740. For details, please see a Golden 1 Credit Union Home Loan Advisor. Actual rate and APR will vary, based on factors such as points, loan amount, loan-to-value, member's credit, property type, and occupancy. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

**CONFORMING 30-YEAR FIXED RATE MORTGAGE - REFINANCE**

**3.375%**                      **3.507%**                      **0.750**  
Interest Rate                      Annual Percentage Rate (APR)                      Points\*

Monthly Payment for each \$100,000 borrowed\*\*

**\$ 442.10**

\*\*Monthly payment includes principal and interest only (taxes, homeowners insurance; HOA fees and other costs not included, and will result in a greater actual monthly payment amount)

\*The information provided assumes the purpose of the loan is to refinance a property with no cash out with a loan amount of \$300,000 and an estimated property value of \$400,000. The property is a single-family home and will be used as a primary residence. The rate lock period is 75 days, and the assumed credit score is 740. For details, please see a Golden 1 Credit Union Home Loan Advisor. Actual rate and APR will vary, based on factors such as points, loan amount, loan-to-value, member's credit, property type, and occupancy. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

**JUMBO 30-YEAR FIXED RATE MORTGAGE - PURCHASE**

**3.000%**                      **3.102%**                      **0.750**  
Interest Rate                      Annual Percentage Rate (APR)                      Points\*

Monthly Payment for each \$100,000 borrowed\*\*

**\$ 421.60**

\*\*Monthly payment includes principal and interest only (taxes, homeowners insurance; HOA fees and other costs not included, and will result in a greater actual monthly payment amount)

\*The information provided assumes the purpose of the loan is to purchase a property with a loan amount of \$600,000 and an estimated property value of \$800,000. The property is a single-family home and will be used as a primary residence. The rate lock period is 45 days, and the assumed credit score is 740. For details, please see a Golden 1 Credit Union Home Loan Advisor. Actual rate and APR will vary, based on factors such as points, loan amount, loan-to-value, member's credit, property type, and occupancy. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

**JUMBO 30-YEAR FIXED RATE MORTGAGE - REFINANCE**

**3.375%**                      **3.492%**                      **0.875**  
Interest Rate                      Annual Percentage Rate (APR)                      Points\*

Monthly Payment for each \$100,000 borrowed\*\*

**\$ 442.10**

\*\*Monthly payment includes principal and interest only (taxes, homeowners insurance; HOA fees and other costs not included, and will result in a greater actual monthly payment amount)

\*The information provided assumes the purpose of the loan is to refinance a property with no cash out with a loan amount of \$600,000 and an estimated property value of \$800,000. The property is a single-family home and will be used as a primary residence. The rate lock period is 75 days, and the assumed credit score is 740. For details, please see a Golden 1 Credit Union Home Loan Advisor. Actual rate and APR will vary, based on factors such as points, loan amount, loan-to-value, member's credit, property type, and occupancy. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

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**HOME EQUITY MY WAY LINE<sup>SM</sup> OF CREDIT<sup>1</sup>**

**4.000%**

Variable Interest Rate<sup>2</sup>

**4.000%**

APR may vary

**30 YEAR TERM**

Min. Loan Amount \$25,000  
Max. Loan Amount \$100,000

The information provided assumes a 720 credit score and that the subject property will be used as a primary residence. <sup>1</sup>Limited to one-to four-family owner-occupied units, vacation properties, and investment properties located in the state of California. Excludes mobile homes. Before your equity loan or line of credit is funded, all loans secured by your home other than your first mortgage must be paid off. Subject to property valuation. Property insurance required. Flood insurance may be required. All programs and maximum combined loan-to-values (CLTV) are subject to change or termination without notice. <sup>2</sup>In the event of pay off and closure within 3 (three) years of disbursement, an early closure fee will be assessed at the time of payoff as follows: owner-occupied properties and second homes: \$500, or 2% of the current balance, whichever is greater; non-owner-occupied properties: \$500. 180 month draw period and a 180 month repayment period. If you make the minimum monthly payment during the term of your loan on or before the due date, the loan may not be paid in full after the repayment period ends, a balloon payment may be required to pay the loan in full. There is currently no annual fee for your participation in the credit plan under the Equity My Way Agreement. There are no other fees to open, use, or maintain this account except for third-party fees, such as property insurance, as required in the Equity My Way Agreement. Contact the credit union for terms and conditions for refinancing an existing Golden 1 equity loan. Other programs are available. Your maximum loan amount will be calculated using the combined loan-to-value of your existing first mortgage principal balance and new second mortgage according to current guidelines. The minimum annual percentage rate (APR) is 4.00% for owner occupied homes and 5.50% for non-owner occupied homes. The rate may change after the account is opened. The maximum APR is 18% for owner-occupied homes and 19% for non-owner-occupied homes. All loans subject to approval. Rate, terms, and conditions are subject to change and may vary based on creditworthiness, qualification, and collateral conditions.

**HOME EQUITY FIXED RATE EQUITY LOAN<sup>1</sup>**

**6.190%**

Rate

**6.190%**

APR

Monthly Payment for each \$100,000 borrowed\*\*

**\$ 727.44**

**20 YEAR TERM<sup>2</sup>**

Min. Loan Amount \$25,000  
Max. Loan Amount \$100,000

\*\*Monthly payment includes principal and interest only (taxes, homeowners insurance; HOA fees and other costs not included, and will result in a greater actual monthly payment amount)

**7- and 15- year terms also available**

The information provided assumes a 720 credit score and that the subject property will be used as a primary residence. <sup>1</sup>Limited to one-to four-family owner-occupied units, vacation properties, and investment properties located in the state of California. Excludes mobile homes. Before your equity loan or line of credit is funded, all loans secured by your home other than your first mortgage must be paid off. Subject to property valuation. Property insurance required. Flood insurance may be required. All programs and maximum combined loan-to-values (CLTV) are subject to change or termination without notice. <sup>2</sup>Your maximum loan amount will be calculated using the combined loan-to-value of your existing first fixed-rate mortgage and new second mortgage according to current guidelines. All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions.