



HELOC Rate Sheet

Effective Date: Friday, May 15, 2026

Rate sheet deemed reliable but not guaranteed. Interest rates are determined by loan characteristics via AI. Various offers (rate/terms) may be provided and are customized based borrower's needs.

Base Rates

30 year term | 2.99% Origination Fee | Owner Occupied | 1st Lien

| FICO/CLTV | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740-759 | 760-799 | 799-850 |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0-50% | 8.60 | 8.55 | 8.35 | 8.30 | 8.20 | 7.95 | 7.70 | 7.60 |
| 50.01%-60% | 8.60 | 8.55 | 8.35 | 8.35 | 8.20 | 8.05 | 7.75 | 7.70 |
| 60.01% – 65% | 8.75 | 8.65 | 8.50 | 8.45 | 8.25 | 8.10 | 7.95 | 7.85 |
| 65.01%-70% | 8.80 | 8.75 | 8.55 | 8.55 | 8.40 | 8.25 | 8.05 | 7.90 |
| 70.01%-75% | 9.10 | 9.05 | 8.80 | 8.60 | 8.45 | 8.35 | 8.30 | 8.15 |
| 75.01%-80% | | 9.30 | 9.05 | 8.80 | 8.55 | 8.55 | 8.55 | 8.40 |
| 80.01%-85% | | | 9.30 | 9.15 | 8.95 | 8.85 | 8.80 | 8.65 |

Base Rate Adjustments

| TERM | |
|---------|-------|
| 20 Year | -0.25 |
| 15 Year | -0.25 |
| 10 Year | -0.25 |

| OCCUPANCY | |
|------------------|------|
| Second Home | 0.35 |
| Non-Owner | 0.35 |
| Multifamily LLPA | 0.40 |

| AUTOPAY | |
|---------|------|
| Opt Out | 0.25 |

Origination Fee Adjustments

| ADJUSTMENT TO BASE RATES | |
|----------------------------|-------------|
| 0.00% | 0.85 |
| 0.99% | 0.65 |
| 1.99% | 0.35 |
| 2.99% | N/A |
| *Standard Origination fees | |

Standard O-Fee Options in Bold

| STATE SPECIFIC ORIGINATION FEE OPTIONS due to state caps | |
|----------------------------------------------------------|-------|
| ME, RI, VT | 0.00% |
| NC | 0.99% |
| IN, LA, TN, WA, TX | 1.99% |

| STATE SPECIFIC RATE ADJUSTMENTS | |
|---------------------------------|-------|
| TX (if applicable) | 0.30% |

Base Rates

Base Rates - 2nd/3rd Lien; 30yr Term; 2.99% Lender Origination Fee (O-Fee); Owner Occupied

| FICO/CLTV | 600-619 | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740-759 | 760-799 | 800-850 |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0-50% | 11.85 | 11.55 | 11.40 | 10.60 | 10.05 | 9.30 | 9.20 | 8.80 | 8.35 | 8.15 |
| 50.01%-60% | 11.85 | 11.55 | 11.40 | 10.60 | 10.05 | 9.30 | 9.20 | 8.80 | 8.50 | 8.25 |
| 60.01% – 65% | 12.75 | 12.45 | 12.30 | 11.50 | 10.15 | 9.50 | 9.25 | 8.85 | 8.70 | 8.50 |
| 65.01%-70% | 13.10 | 12.80 | 12.65 | 11.95 | 10.20 | 9.70 | 9.55 | 9.05 | 8.80 | 8.75 |
| 70.01%-75% | 13.20 | 13.05 | 12.75 | 12.15 | 10.45 | 9.80 | 9.70 | 9.40 | 8.95 | 8.90 |
| 75.01%-80% | | | | 12.85 | 12.55 | 10.40 | 10.30 | 9.85 | 9.45 | 9.05 |
| 80.01%-85% | | | | | 13.05 | 11.20 | 10.90 | 10.25 | 9.85 | 9.30 |

Base Rate Adjustments

| Term | |
|---------|-------|
| 20 Year | -0.40 |
| 15 Year | -0.40 |
| 10 Year | -0.40 |

| Occupancy | |
|------------------|------|
| Second Home | 0.75 |
| Non-Owner | 0.75 |
| Multifamily LLPA | 0.40 |

| 3rd Lien Position | |
|----------------------|------|
| Base Rate Adjustment | 0.70 |

| Autopay | |
|------------------|------|
| Opt Out | 0.25 |
| CU Memberization | 0.15 |

Origination Fee Adjustments

| Adjustment to Base Rates | |
|----------------------------|-------------|
| 0.00% | 1.20 |
| 0.99% | 0.80 |
| 1.99% | 1.10 |
| 2.99% | N/A |
| *Standard Origination fees | |

Standard O-Fee Options in Bold

| STATE SPECIFIC ORIGINATION FEE OPTIONS due to state caps | |
|----------------------------------------------------------------|-------|
| LA, ME, RI, VT, SC | 0.00% |
| NC | 0.99% |
| IN, LA, TN, WA, TX | 1.99% |

| STATE SPECIFIC RATE ADJUSTMENTS | |
|------------------------------------|-------|
| TX (if applicable) | 0.30% |
| NY (if applicable) | 0.45% |

*Rate indications are subject to change without notice