



HELOC Rate Sheet

Effective Date: Thursday, July 23, 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%	8.80	8.75	8.55	8.50	8.40	8.15	7.90	7.80
50.01%-60%	8.80	8.75	8.55	8.55	8.40	8.25	7.95	7.90
60.01% – 65%	8.95	8.85	8.70	8.65	8.45	8.30	8.15	8.05
65.01%-70%	9.00	8.95	8.75	8.75	8.60	8.45	8.25	8.10
70.01%-75%	9.30	9.25	9.00	8.80	8.65	8.55	8.50	8.35
75.01%-80%		9.50	9.25	9.00	8.75	8.75	8.75	8.60
80.01%-85%			9.50	9.35	9.15	9.05	9.00	8.85

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	0.45

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)	0.00%

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%	12.00	11.70	11.55	10.75	10.20	9.45	9.35	8.95	8.50	8.30
50.01%-60%	12.00	11.70	11.55	10.75	10.20	9.45	9.35	8.95	8.65	8.40
60.01% – 65%	12.90	12.60	12.45	11.65	10.30	9.65	9.40	9.00	8.85	8.65
65.01%-70%	13.25	12.95	12.80	12.10	10.35	9.85	9.70	9.20	8.95	8.90
70.01%-75%	13.35	13.20	12.90	12.30	10.60	9.95	9.85	9.55	9.10	9.05
75.01%-80%				13.00	12.70	10.55	10.45	10.00	9.60	9.20
80.01%-85%					13.20	11.35	11.05	10.40	10.00	9.45

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*