1) APR = Annual Percentage Rate. Sample payment based on a $200,000 loan amount quoted as of 05.14.18 and subject to change without notice. The loan and accompanying interest rates, points, and APRs may differ and be adjusted based on your credit history, loan-to-value (LTV), occupancy, property type, loan amount, and loan purpose. 2) 180 monthly payments of $1,492.00. 3) 360 monthly payments of $1,028.00. Rates, terms, programs are subject to change without notice, other fees and conditions may apply. Sample payment includes principal and interest only, taxes and insurance will increase your payment. Credit Union Membership is subject to eligibility.

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<table>
<thead>
<tr>
<th>Rate</th>
<th>APR¹</th>
<th>APR²</th>
<th>APR³</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Year Fixed</td>
<td>4.125%</td>
<td>4.236%</td>
<td>4.711%</td>
</tr>
<tr>
<td>30 Year Fixed</td>
<td>4.625%</td>
<td>4.711%</td>
<td></td>
</tr>
</tbody>
</table>

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