



**NEED HELP?
HOME BUYING?
REFINANCING ?**

Visit our **MORTGAGE MARKETPLACE** at **APLFCU.org** to learn the processes and gain valuable tips. You can also sign up for our **RATE TRACKER ALERT** that will e-mail you when rates reach your desired level.

Applying online will also provide **COST ESTIMATES** and **PRE-APPROVAL LETTERS.**

Average Prime Offer Rate (APOR) as of 5/14/2024

10 year fixed	6.65
15 year fixed	6.47
20 year fixed	6.86
30 year fixed	7.05
5/1 ARM	7.63
7/1 ARM	7.41
10/1 ARM	7.30

APOR rates used from FFIEC for compliance on Regulation C (HMDA) and Regulation Z (TILA)

<https://www.ffiec.gov/ratespread/portables.htm>

**APPLY ONLINE
at
APLFCU.org**

APL FEDERAL CREDIT UNION MORTGAGE RATES

5/17/2024

Fixed Rate First Mortgage Loans					
Loan Amounts From \$100,000 to \$766,550			Loan Amounts Over \$766,550		
Product	Rate	Points	Product	Rate	Points
30 Year Conforming	6.250%	0.750	30 Year Jumbo	6.750%	1.500
	6.375%	0.500		6.875%	1.000
	6.500%	0.000		7.000%	0.000
15 Year Conforming	6.000%	1.250	15 year Jumbo	6.875%	1.500
	6.125%	0.500		7.000%	1.000
	6.250%	0.000		7.125%	0.000
Conforming Jumbo Loans Limits Vary by County					
20 Year Conforming	6.000%	0.750	30 Year Conforming Jumbo	7.625%	1.000
	6.125%	0.500		7.875%	0.000
	6.250%	0.000			
10 Year Conforming	6.000%	0.750	15 Year Conforming Jumbo	7.500%	1.000
	6.125%	0.500		7.750%	0.000
	6.250%	0.000			
Adjustable Rate First Mortgage Loans					
5/1 ARM	7.000%	0.000	5/1 Jumbo ARM	8.250%	0.000
7/1 ARM	7.000%	0.000	7/1 Jumbo ARM	7.000%	0.000
10/1 ARM	7.000%	0.000			
5/5 ARM loan amounts from \$100,000 to \$1,000,000					
5/5 ARM	6.000%	0.000			
Government (VA/FHA) Loan Rates					
30 Year FHA	5.625%	1.000	30 Year VA	5.750%	1.000
	5.875%	0.000		6.125%	0.000
15 Year FHA	5.125%	1.000	15 Year VA	5.625%	1.000
	5.500%	0.000		6.000%	0.000
Home Equity Loans & Lines of Credit					
Home Equity Line of Credit	8.500%				
3 YR. Home Equity Loan	6.490%		15 YR. Home Equity Loan	7.990%	
6 YR. Home Equity Loan	6.990%		20 YR. Home Equity Loan	9.990%	
10 YR. Home Equity Loan	7.490%				

First mortgage adjustments may apply based on credit score, cash-out, property type, location and Loan to Value. Pricing options above provide a **45** day lock period.

Loan pricing based on 70% LTV and excellent credit. APL FCU is an Equal Opportunity Lender. Because these rates may have changed since publication, please contact our Loan Department to confirm current interest rates and points.