



## 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 9/16/2025

10 year fixed	5.79
15 year fixed	5.61
20 year fixed	5.86
30 year fixed	6.32
5/1 ARM	6.72
7/1 ARM	6.38
10/1 ARM	6.43

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

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

**APPLY ONLINE  
at  
APLFCU.org**

## APL FEDERAL CREDIT UNION MORTGAGE RATES

9/16/2025

Fixed Rate First Mortgage Loans					
Loan Amounts From \$100,000 to \$806,500			Loan Amounts Over \$806,500		
Product	Rate	Points	Product	Rate	Points
30 Year Conforming	5.625%	1.000	30 Year Jumbo	6.125%	1.500
	5.750%	0.500		6.250%	1.000
	5.875%	0.000		6.375%	0.000
			15 year Jumbo	6.250%	1.500
15 Year Conforming	5.000%	1.500		6.375%	1.000
	5.125%	0.500		6.500%	0.000
	5.250%	0.000	Conforming Jumbo Loans Limits Vary by County		
20 Year Conforming	5.250%	1.000	30 Year Conforming Jumbo	7.625%	1.000
	5.375%	0.500		7.875%	0.000
	5.500%	0.000			
			15 Year Conforming Jumbo	7.500%	1.000
10 Year Conforming	5.000%	1.000		7.750%	0.000
	5.125%	0.500			
	5.250%	0.000			
Adjustable Rate First Mortgage Loans					
5/1 ARM	5.875%	0.000	5/1 Jumbo ARM	7.500%	0.000
7/1 ARM	5.875%	0.000	7/1 Jumbo ARM	6.500%	0.000
10/1 ARM	7.000%	0.000			
5/5 ARM loan amounts from \$100,000 to \$1,000,000					
5/5 ARM	5.500%	0.000			
Government (VA/FHA) Loan Rates					
30 Year FHA	5.000%	1.000	30 Year VA	5.250%	1.000
	5.375%	0.000		5.500%	0.000
15 Year FHA	4.625%	1.000	15 Year VA	5.000%	1.000
	5.125%	0.000		5.250%	0.000
Home Equity Loans & Lines of Credit					
Home Equity Line of Credit		7.500%			
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.