



## HELOC Rate Sheet

Effective Date: Friday, July 31, 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 | 0.00  |
| 15 Year | -0.25 |
| 10 Year | -0.25 |

| OCCUPANCY        |      |
|------------------|------|
| Second Home      | 0.00 |
| Non-Owner        | 0.00 |
| Multifamily LLPA | 0.30 |

| AUTOPAY |      |
|---------|------|
| Opt Out | 0.00 |

### Origination Fee Adjustments

| ADJUSTMENT TO BASE RATES   |             |
|----------------------------|-------------|
| 0.00%                      | 0.65        |
| 0.99%                      | 0.50        |
| <b>1.99%</b>               | <b>0.00</b> |
| <b>2.99%</b>               | <b>N/A</b>  |
| *Standard Origination fees |             |

Standard O-Fee Options in Bold

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

| STATE SPECIFIC<br>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%        | 11.90   | 11.60   | 11.45   | 10.65   | 10.10   | 9.35    | 9.25    | 8.85    | 8.40    | 8.20    |
| 50.01%-60%   | 11.90   | 11.60   | 11.45   | 10.65   | 10.10   | 9.35    | 9.25    | 8.85    | 8.55    | 8.30    |
| 60.01% – 65% | 12.80   | 12.50   | 12.35   | 11.55   | 10.20   | 9.55    | 9.30    | 8.90    | 8.75    | 8.55    |
| 65.01%-70%   | 13.15   | 12.85   | 12.70   | 12.00   | 10.25   | 9.75    | 9.60    | 9.10    | 8.85    | 8.80    |
| 70.01%-75%   | 13.25   | 13.10   | 12.80   | 12.20   | 10.50   | 9.85    | 9.75    | 9.45    | 9.00    | 8.95    |
| 75.01%-80%   |         |         |         | 12.90   | 12.60   | 10.45   | 10.35   | 9.90    | 9.50    | 9.10    |
| 80.01%-85%   |         |         |         |         | 13.10   | 11.25   | 10.95   | 10.30   | 9.90    | 9.35    |

### Base Rate Adjustments

| Term    |       |
|---------|-------|
| 20 Year | 0.00  |
| 15 Year | -0.40 |
| 10 Year | -0.40 |

| Occupancy        |      |
|------------------|------|
| Second Home      | 0.00 |
| Non-Owner        | 0.00 |
| Multifamily LLPA | 0.45 |

| 3rd Lien Position    |      |
|----------------------|------|
| Base Rate Adjustment | 0.00 |

| Autopay          |      |
|------------------|------|
| Opt Out          | 0.00 |
| CU Memberization | 0.25 |

### Origination Fee Adjustments

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

Standard O-Fee Options in Bold

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

| STATE SPECIFIC<br>RATE ADJUSTMENTS |       |
|------------------------------------|-------|
| TX (if applicable)                 | 0.00% |
| NY (if applicable)                 | 0.30% |

*\*Rate indications are subject to change without notice*