



# Home Equity Line of Credit Rates

Rates Effective March 1, 2026

Subaccount Type	Approximate Term	Home Value	Margin	Annual % Rate Variable*	Daily Periodic Rate	Annual % Rate Fixed	Daily Periodic Rate	FICO Score
Home Equity HF*	5-year draw period, 120-month repayment after expiration of draw period	80% CLTV				8.75%	0.023973%	600 or higher
Home Equity Floor = 4.25% H5*	5-year draw period, 180-month repayment after expiration of draw period	80% CLTV	3.5%	7.25%	0.019863%			680 or higher
Home Equity Floor = 5.25% H5*	5-year draw period, 180-month repayment after expiration of draw period	80% CLTV	4.5%	8.25%	0.022603%			600 to 679
Home Equity Floor = 4.25% HT*	10-year draw period, 240-month repayment after expiration of draw period	80% CLTV	3.5%	7.25%	0.019863%			680 or higher
Home Equity Floor = 5.25% HT*	10-year draw period, 240-month repayment after expiration of draw period	80% CLTV	4.5%	8.25%	0.022603%			600 to 679

### Payments

During the draw period, your payment will be 1.00% of the outstanding balance each month or \$100, whichever is greater.

### Finance Charges

The finance charge on each new advance begins on the date of the advance and continues until the advance has been paid in full. There is no "free ride period" which would allow you to avoid a finance charge.

### Fees

Late Charge	If your payment is more than 10 days late, we may charge you 15% of the payment or \$50, whichever is greater.
Return Payment	\$25
Prepayment Penalty	If you close the plan in the first 36 months, you will pay a prepayment penalty of \$750. This may be added onto your principal balance.
Collection Costs	You promise to pay all costs of collecting the amount you owe under this agreement.

Your starting annual percentage rate may vary depending on credit worthiness.

The VARIABLE ANNUAL PERCENTAGE RATE may change.  
The maximum Annual Percentage Rate that can apply is 11.75%

Index: February 27, 2026 Auction Average for the 6-month Treasury Bill	3.6253%
Floor: (Index plus margin equals annual percentage rate unless floor is reached)	4.25%



Representative Example: A 180-month Home Equity Line of \$25,000 at 7.75% APR, would require 179 payments a \$235.39 with a final payment of \$233.37.

Your savings is federally insured to at least \$250,000 - and backed by the NCUA.  
We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

1420 Fairlane Road, Yreka CA 96097 | Ph: 530.842.1694 | F: 530.841.0752



Subaccount Type	Approximate Term	Home Value	Margin	Annual % Rate Variable*	Daily Periodic Rate	Annual % Rate Fixed	Daily Periodic Rate	FICO Score
Home Equity Loan HL*	15 Years, or 180-month repayment	80% CLTV				6.78%	0.018575%	680 or higher
Home Equity Loan HL*	15 Years, or 180-month repayment	80% CLTV				7.78%	0.021315%	600 to 679

**Finance Charges**

The finance charge on each new advance begins on the date of the advance and continues until the advance has been paid in full. There is no "free ride period" which would allow you to avoid a finance charge.

**Fees**

Late Charge	If your payment is more than 10 days late, we may charge you 15% of the payment or \$50, whichever is greater.
Return Payment	\$25
Prepayment Penalty	If you close the plan in the first 36 months, you will pay a prepayment penalty of \$750. This may be added onto your principal balance.
Collection Costs	You promise to pay all costs of collecting the amount you owe under this agreement.

Your starting annual percentage rate may vary depending on credit worthiness.



Representative Example: A 180-month Home Equity Line of \$25,000 at 8.50% APR, would require 179 payments a \$246.31 with a final payment of \$245.32.

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