



siskiyou
CREDIT UNION

Home Equity Rates

Rates Effective April 01, 2025

Subaccount Type	Approx. Term	Home Value	Margin	Annual % Rate Variable*	Daily Periodic Rate	Annual % Rate Fixed	Daily Periodic Rate	FICO Score
Home Equity HF	2-year draw, 120 month repayment	80% CLTV				8.50%	0.023288%	640 or higher
Home Equity Floor = 4.25% H5*	5-year draw period 180 month repayment after expiration of draw period	80% CLTV	3.5%	7.75%	0.021233%			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%	8.75%	0.023973%			640 to 679
Payments								
H5*	During the draw period, your payment will be 1% 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 year, you will pay a prepayment penalty of \$200. 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: March 31, 2025 Auction Average for the 6-month Treasury Bill	4.2411%
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.
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