



Rates and payments: Home loan

5/5 Adjustable-rate mortgage (ARM)

Term	Rate	Annual percentage rate	Monthly payment example
5/5 ARM	6.375%	6.657%	\$1,871.61
5/5 ARM - jumbo	6.375%	6.634%	\$5,614.83

Maximum 5/5 ARM loan \$832,750

Loan notes - 5/5 ARM:

Rates for refinance loans may be higher. The rate shown for the 5/5 adjustable-rate mortgage (ARM) assumes a loan amount of \$300,000 for a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1% and a down payment of 25% or more. Loans with down payments of less than 20% may require mortgage insurance which could increase the APR. Payments provided above for the 5/5 ARM reflect an estimated property value of \$400,000 and a loan amount of \$300,000. The payments shown do not reflect amounts for taxes and insurance. The actual payment obligation will be greater. ARMs are variable-rate loans, and the annual percentage rate may increase or decrease after the initial fixed-rate period. On a 5/5 ARM, the interest rate and payment may change after 60 months and every 5 years thereafter, based on the 30-day SOFR index plus a margin.

Maximum 5/5 ARM jumbo loan \$2,000,000

Loan notes - 5/5 ARM jumbo:

Rates for refinance loans may be higher. The rate shown for the jumbo 5/5 adjustable-rate mortgage (ARM) assumes a loan amount of \$825,000 for a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1% and a down payment of 25% or more. Loans with down payments of less than 20% may require mortgage insurance which could increase the APR. Payments provided above for the jumbo 5/5 ARM reflect an estimated property value of \$1,100,000 and a loan amount of \$825,000. The payments shown do not reflect amounts for taxes and insurance. The actual payment obligation will be greater. ARMs are variable-rate loans, and the annual percentage rate may increase or decrease after the initial fixed-rate period. On a 5/5 ARM, the interest rate and payment may change after 60 months and every 5 years thereafter, based on the 30-day SOFR index plus a margin.

Rates, fees, and charges shown are effective **Monday, August 17, 2026**

These rates are for some of our most popular products. Other rates and fees may apply as determined by the borrower's creditworthiness and the subject property's characteristics. Still other programs and financing options are available. Please consult our home loan department for specific products and their applicable terms, rates and fees.

Rates are subject to change without notice. In order to lock a rate, an application must be submitted and a rate lock request processed with a home loan officer. All loans are subject to approval.

For more information, please call STCU at (509) 326-1954 or toll-free at (800) 858-3750.



Equal Opportunity Lender

032726