



Rates and payments: Home loan

Fixed balloon mortgage

Term	Rate	Annual percentage rate	Monthly payment example	Balloon payment example
20-year fixed w/10-year balloon	6.750%	6.987%	\$2,281.09 (119 payments)	\$200,941.13 (final payment)

Maximum loan \$400,000

Loan notes:

The 10-year balloon mortgage allows for the amortization of payments over a 20-year period with a balance due in 10-years. The interest rate is fixed for the 10-year term of the loan, providing for monthly principal and interest payments that do not change. At the end of the 10-year period the balance remaining is due in full. Payments provided for the 20-year fixed with 10-year balloon mortgage reflect an estimated property value of \$430,000 and a loan amount of \$300,000 with a balloon payment due at the end of 10 years, and a borrower credit score of 780 or higher. Payments shown above do not reflect amounts for taxes and insurance. The actual payment obligation may be greater.

Offer limited to first mortgage loans not currently financed by STCU. One-time offer per borrower, even if the previous 10-year fixed rate home loan was paid off. Subject to certain conditions, payoff of STCU equity loans may qualify. Please ask your loan officer for details.

Rates, fees, and charges shown are effective **Wednesday, October 21, 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.



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