stcu

Rates and payments: Home loan

Construction mortgage			
Term	**Rate**	**Annual percentage rate**	**Monthly payment example**
30-year fixed construction	6.500%	7.067%	$1,896.20
5/5 Adjustable-rate mortgage (ARM) construction	6.500%	6.877%	$1,896.20

Maximum conventional loan: $832,750

Maximum jumbo loan: $2,000,000

Loan notes - Fixed construction:

Rate shown for the 30-year fixed rate construction loan assumes a loan amount of $300,000 for the construction of a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1.50% and a down payment of 25% or more. During the construction phase, interest-only payments are required on the amount of credit outstanding, followed by a 30-year fixed rate principal and interest payment for construction of a single-family residence. Loans with down payments of less than 20% may require mortgage insurance which could increase the APR. The payment provided above reflects the permanent phase of the loan and reflects an estimated property value of $400,000 with a loan amount of $300,000. The payments shown do not reflect amounts for taxes and insurance. The actual payment obligation will be greater.

Loan notes - Adjustable construction:

Rate shown for the 5/5 ARM construction loan assumes a loan amount of $300,000 for the construction of a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1.50% and a down payment of 25% or more. During the construction phase, interest-only payments are required on the amount of credit outstanding, followed by an adjustable rate principal and interest payment for construction of a single-family residence. Loans with down payments of less than 20% may require mortgage insurance which could increase the APR. The payment provided above reflects the permanent phase of the loan and reflects an estimated property value of $400,000 with 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.

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.