stcu

Rates and payments: Home loan

Fixed FHA mortgage			
Term	**Rate**	**Annual percentage rate**	**Monthly payment example**
30-year FHA fixed	6.125%	6.976%	$1,789.75

Maximum FHA loan varies based on the county in which the subject property is located.

Loan notes:

Rates for refinance loans may be higher. Rates shown for the 30-year fixed rate FHA mortgages assume a loan amount of $289,500 for the purchase of a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1% and a down payment of 3.5%. FHA loans require an upfront mortgage insurance premium (UFMIP) and monthly mortgage insurance premium. The UFMIP can be financed into the loan amount. Payments provided above for the 30-year fixed rate FHA mortgages reflect an estimated property value of $300,000 and an adjusted loan amount of $294,556. Payments are reflected with the UFMIP financed. Payments shown do not reflect amounts for the required monthly mortgage insurance premium, taxes, and insurance. The actual payment obligation will be greater.

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 HOUSING OPPORTUNITY Equal Opportunity Lender

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