stcu

Rates: Home equity loan

Home equity loan		
		Notes
Fixed annual percentage rate (APR)	As low as 8.24%	See #1 below
Loan costs	Borrower pays	See #2 below
Maximum loan to value ratio	100%	See #3 below
Maximum loan term	20 years	
Prepayment penalty	None	
Payment example	$509.79 a month based on a 5 year, $25,000 loan at 8.24% APR	

1. Home equity loan rate presumes an 80% loan to value and a 5-year repayment term. Other rates and terms may apply as determined by the individual creditworthiness of each applicant, loan terms longer than 5 years, and loan-to-values exceeding 80%. Payment may be higher than shown above.
2. Borrower pays all costs including third party fees. Existing STCU home equity loans are also subject to a 1% refinance fee or $100, whichever is greater. Reconveyance fee will be paid by the borrower and assessed at the time of payoff.
3. The maximum loan-to-value is 100% of the calculated value. Maximum loan-to-value ratios may be different as determined by the individual creditworthiness of each applicant.
4. Fixed rate advances are subject to the same terms and conditions as the fixed home equity loan.

Rates, fees, and charges shown are effective **Friday, November 20, 2026**

Rates shown above presume a loan-to-value of 80.00% and presumes a five-year repayment term. Other rates are available for longer terms or higher loan-to-values.

The above terms apply to owner occupied property. All STCU home equity instruments require verification of property ownership. Equity loans and lines are not assumable. STCU terms, conditions and rates are subject to change without notice. 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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