stcu

Rates and payments: Home loan

Fixed mortgage			
Term	**Rate**	**Annual percentage rate**	**Monthly payment example**
15-year fixed	5.750%	5.989%	$2,491.23
20-year fixed	6.125%	6.317%	$2,170.98
30-year fixed	6.500%	6.648%	$1,896.20
30-year fixed - jumbo	6.500%	6.614%	$5,688.61

Maximum conventional loan: $832,750

Loan notes - Fixed:

Rates for refinance loans may be higher. Rates shown for the 15-, 20- and 30-year fixed mortgages assume 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 15-, 20-, and 30-year fixed mortgages 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.

Maximum jumbo loan: $2,000,000

Loan notes - Fixed jumbo:

Rates for refinance loans may be higher. The rate shown for the Jumbo Fixed loan 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 a down payment of less than 20% may require mortgage insurance which could increase the APR. Payments provided above for the jumbo fixed 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.

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