Rates: Home equity loan

Home equity line of credit		
		Notes
Variable annual percentage rate (APR)	As low as 7.49%	See #1 below
Loan costs	STCU pays	See #2 below
Maximum loan to value ratio	90%	See #3 below
Maximum loan term	30 years	See #4 below
Fixed rate advance (APR)	As low as 6.74%	See #5 below
Prepayment penalty	None	
Payment example for fixed rate advance	$493.42 a month based on a 5 year term, $25,000 loan at 6.74% APR. *	

1. Rate may adjust as often as daily during the draw period and monthly during the repayment period based on changes in the Wall Street Journal (WSJ) Prime Rate plus a margin. Maximum APR is 18%.
   - If you have a Relationship Reward checking account, meet Level 2 requirements each month, and are the primary in the same membership, you may qualify to receive a 0.25% loan rate discount. However, if you no longer qualify for Level 2 rewards, the rate discount will be removed and your interest rate will be adjusted accordingly.
2. STCU pays fees (excluding State or county required fees and appraisal fee, if applicable). Reconveyance fee will be paid by the borrower and assessed at the time of payoff.
3. The maximum loan-to-value is 90% of the calculated value. Maximum loan-to-value ratios may be different as determined by the individual creditworthiness of each applicant.
4. Draws may be taken at any time within 10 years. Draw period with interest only payments, followed by a 20-year repayment plan. During the repayment period, payments will be due monthly and will be amortized over 240 months. The minimum payment will change whenever the annual percentage rate changes in order to be paid in full during the repayment period.
5. During the advance period, you may elect to "lock in" or convert a portion of your variable-rate outstanding balance to a fixed APR over a set term. The minimum amount that may be locked is $5,000 and the maximum term of the lock feature is 20 years. An origination fee may apply to the balance of the locked portion and if so, this fee will be disclosed at the time the lock feature is exercised. There is no limit to the number of times that the lock feature may be exercised but you may only have 3 locked balances at any given time.

*Payments do not include taxes and insurance premiums. If applicable, the actual payment obligation may be greater.

Rates, fees, and charges shown are effective **Friday, July 17, 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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