



Rates and payments: Home loan

Fixed USDA mortgage			
Term	Rate	Annual percentage rate	Monthly payment example
30-year USDA fixed	6.125%	6.697%	\$2,454.99

Maximum USDA loan amount varies based on the county in which the subject property is located. Only available in qualified rural areas or communities.

Loan notes:

Rates for refinance loans may be higher. Rates shown for the 30-year USDA fixed rate loans assume a loan amount of \$400,000 for the purchase of a single-family primary residence, a borrower credit score of 780 or higher and an origination fee of 1%. USDA loans require a one-time guarantee fee and monthly USDA annual fee premium. The guarantee fee can be financed into the loan amount. Payments provided above for the 30-year USDA fixed rate loans reflect an estimated property value of \$400,000 and an adjusted loan amount of \$404,040. Payments are reflected with the guarantee fee financed. Payments shown do not reflect amounts for the required monthly USDA annual fee 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 Opportunity Lender

032726