Rates and payments: Home loan

Fixed VA mortgage			
Term	**Rate**	**Annual percentage rate**	**Monthly payment example**
30-year VA fixed	6.250%	6.564%	$2,515.82

Maximum VA loan varies based on the amount of the veteran’s entitlement as stated on the Certificate of Eligibility and the county loan limit.

Loan notes:

Rates for refinance loans may be higher. Rates shown for the 30-year VA fixed rate mortgages assume a loan amount of $400,000 for the purchase of a single-family primary residence, a borrower credit score of 780 or higher, with an origination fee of 1% and no down payment. VA loans require a VA funding fee. The funding fee can be financed into the loan amount. Payments provided above for the 30-year VA fixed rate mortgages reflect an estimated property value of $400,000 and an adjusted loan amount of $408,600. Payments are reflected with the VA funding fee financed. All other fees must be paid at closing. 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