F&A FEDERAL CREDIT UNION

Real Estate Loan Rate Sheet

March 18, 2019

FIXED RATE HOME EQUITY LOANS.

FICO Score & Maximum CLTV		Minimum Amount	Maximum Amount	7-Year Rate	Term APR	10-Year Rate	Term APR	15-Year Rate	Term APR	20-Year Rate	Term APR
760+	60% CLTV	$25,000	$500,000	3.990%	3.990%	4.250%	4.250%	4.490%	4.490%	4.750%	4.750%
760+	80% CLTV	$25,000	$500,000	4.250%	4.250%	4.490%	4.490%	4.625%	4.625%	4.990%	4.990%
760+	90% CLTV	$25,000	$500,000	4.990%	4.990%	5.250%	5.250%	5.490%	5.490%	5.875%	5.875%
760+	95% CLTV	$25,000	$500,000	5.750%	5.750%	5.990%	5.990%	6.125%	6.125%	6.490%	6.490%
720-759	60% CLTV	$25,000	$500,000	4.125%	4.125%	4.375%	4.375%	4.625%	4.625%	5.250%	5.250%
720-759	80% CLTV	$25,000	$500,000	4.375%	4.375%	4.750%	4.750%	4.990%	4.990%	5.490%	5.490%
720-759	90% CLTV	$25,000	$500,000	5.125%	5.125%	5.490%	5.490%	5.875%	5.875%	6.375%	6.375%
720-759	95% CLTV	$25,000	$500,000	5.875%	5.875%	6.250%	6.250%	6.490%	6.490%	6.990%	6.990%
680-719	60% CLTV	$25,000	$500,000	4.375%	4.375%	4.625%	4.625%	4.875%	4.875%	5.625%	5.625%
680-719	80% CLTV	$25,000	$500,000	4.625%	4.625%	4.990%	4.990%	5.490%	5.490%	5.990%	5.990%
680-719	90% CLTV	$25,000	$500,000	5.375%	5.375%	5.875%	5.875%	6.375%	6.375%	6.875%	6.875%
680-719	95% CLTV	$25,000	$500,000	6.625%	6.625%	6.990%	6.990%	7.490%	7.490%	7.990%	7.990%
620-679	55% CLTV	$25,000	$500,000	4.990%	4.990%	5.375%	5.375%	5.875%	5.875%	6.625%	6.625%
620-679	75% CLTV	$25,000	$500,000	5.375%	5.375%	5.750%	5.750%	6.625%	6.625%	7.125%	7.125%
620-679	90% CLTV	$25,000	$500,000	7.625%	7.625%	7.875%	7.875%	8.625%	8.625%	9.125%	9.125%
<620	50% CLTV	$25,000	$500,000	5.990%	5.990%	6.490%	6.490%	7.375%	7.375%	7.750%	7.750%
<620	70% CLTV	$25,000	$500,000	6.490%	6.490%	7.125%	7.125%	7.750%	7.750%	8.250%	8.250%

Rates as of the Effective Date above and are subject to change. Loan programs based on FICO credit score of the primary borrower. Owner-occupied California, Arizona, Nevada properties only. Additional CLTV restrictions apply to properties outside of California, 2nd homes and 2-4 unit properties. Rates ½% higher for 2nd homes. Maximum CLTV reduced by 5% for loans over $250,000. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of $256.03 each at 4.250% APR based on $25,000.

FIRELINE™ PRIME HOME EQUITY LINE-OF-CREDIT

FICO Score & Maximum CLTV		Minimum Amount	Maximum Amount	Index	Index Rate	Automatic Payment Margin	APR	Outside Payment Margin	APR
760+	80% CLTV	$25,000	$250,000	Prime	5.250%	-0.50%	**4.75%**	+0.00%	5.250%
720-759	80% CLTV	$25,000	$250,000	Prime	5.250%	+0.00%	**5.25%**	+1.00%	6.250%
680-719	75% CLTV	$25,000	$250,000	Prime	5.250%	+1.00%	**6.25%**	+2.00%	7.250%
620-679	70% CLTV	$25,000	$250,000	Prime	5.250%	+2.00%	**7.25%**	+3.00%	8.250%
<620	65% CLTV	$25,000	$250,000	Prime	5.250%	+4.00%	**9.25%**	+5.00%	10.250%

Rates as of the Effective Date above and are subject to change. Fireline™ loan programs are based on FICO credit score of the primary borrower. Owner-occupied California, Arizona and Nevada properties only. Additional CLTV restrictions apply to properties outside of California, 2nd homes and 2-4 unit properties. The annual percentage rate may vary. The maximum APR for Fireline™ Prime is 15.00%. Property insurance is required. Upfront costs are waived or paid by the Credit Union. 10-year draw period with interest only payment followed by 15-year no-draw amortization. Other terms and conditions apply.

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FIXED RATE FIRST MORTGAGE LOANS

Loan Program		Minimum Amount	Maximum Amount	10-Year Rate	Term APR	15-Year Rate	Term APR	20-Year Rate	Term APR	30-Year Rate	Term APR
0 Point	80% LTV	$250,000	$453,100	3.875%	3.922%	4.000%	4.032%	4.375%	4.401%	4.500%	4.519%

First mortgage loan rates may require an upward adjustment or additional fees may be charged based on credit score, loan to value, or loan type. APR is based on a $250,000 loan amount. Representative example: For a loan of $250,000 and a 20% down payment, 360 monthly payments of $1,266.62 each month with no points at 4.500% APR. Payment does not include amounts for taxes or insurance premiums. The actual payment may be greater. Loans are limited to owner occupied single family residences in California.

FIXED RATE HIGH BALANCE OR JUMBO FIRST MORTGAGE LOANS

Loan Program		Minimum Amount	Maximum Amount	10-Year Rate	Term APR	15-Year Rate	Term APR	20-Year Rate	Term APR	30-Year Rate	Term APR
0 Point	80% LTV	$453,101	$750,000	N/A	N/A	4.250%	4.268%	N/A	N/A	4.750%	4.760%

The APR for a High Balance or Jumbo Loan is based on a loan amount of $453,101. First mortgage loan rates may require an upward adjustment or additional fees may be charged based on credit score, loan-to-value, or loan type. Payment does not include amounts for taxes or insurance premiums. Representative example: For a loan of $453,101 and a 20% down payment, 360 monthly payments of $2,363.38 each month with no points at 4.750% APR. The actual payments may be greater. Loans are limited to owner-occupied single family residence in California. The maximum loan amount for 15-year and 30 year loans is $750,000 regardless of County.

DOWN PAYMENT MINIMIZER HOME LOAN

FICO Score & Maximum CLTV		Minimum Amount	Maximum Amount	7-Year Rate	Term APR	10-Year Rate	Term APR	15-Year Rate	Term APR	20-Year Rate	Term APR
760+	97% CLTV	$10,000	$99,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759	97% CLTV	$10,000	$99,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%
760+	95% CLTV	$10,000	$125,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759	95% CLTV	$10,000	$125,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%
760+	90% CLTV	$10,000	$175,000	5.125%	5.125%	5.625%	5.625%	6.125%	6.125%	6.490%	6.490%
720-759	90% CLTV	$10,000	$175,000	5.750%	5.750%	6.125%	6.125%	6.375%	6.375%	6.625%	6.625%

Rates as of the Effective Date above and are subject to change. Loan programs based on credit score of the primary borrower. Owner-occupied, principal single-family residence for California properties only. Maximum debt ratio allowable is 43%. Upfront costs are waived or paid by the Credit Union. 1st Trust Deed must be originated by the Credit Union and the rate will be increased by 0.125% in conjunction with this loan. All rates include a 0.50% reduction for automatic payment. Other terms and conditions apply. Representative Example: Make 120 monthly payments of $279.13 each at 6.125% APR based on $25,000.

PAYMENT MATCH MORTGAGE LOAN

The Payment Match Mortgage provides for an extension of our current loan terms at our existing offer rates without changing your existing principal and interest payment as follows:

Applicable Equity Loan Rate	Maximum Term Extension at Existing Principal and Interest Payment
7-year Rate Term by Credit Score/CLTV	9 years with no P&I payment change (108 months)
10-year Rate Term by Credit Score/CLTV	13 years with no P&I payment change (156 months)
15-year Rate Term by Credit Score/CLTV	17 years with no P&I payment change (204 months)

This Program is only available to real estate loan refinances that are not currently held by F&A or 1st trust deed loans we have sold to FNMA. Upfront costs are waived or paid by the Credit Union. Loan is subject to terms and conditions of our existing Fixed Rate Home Equity Loans. Other terms and conditions apply.