<table>
<thead>
<tr>
<th>Loan Term</th>
<th>Rate</th>
<th>Points</th>
<th>APR</th>
<th>Payment Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30 Year</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>3.774%</td>
<td>$4.63</td>
</tr>
<tr>
<td><strong>30 Year Low Cost</strong></td>
<td>4.375%</td>
<td>0.00%</td>
<td>4.400%</td>
<td>$4.99</td>
</tr>
<tr>
<td><strong>20 Year</strong></td>
<td>3.625%</td>
<td>0.00%</td>
<td>3.658%</td>
<td>$5.86</td>
</tr>
<tr>
<td><strong>20 Year Low Cost</strong></td>
<td>4.125%</td>
<td>0.00%</td>
<td>4.159%</td>
<td>$6.13</td>
</tr>
<tr>
<td><strong>15 Year</strong></td>
<td>3.125%</td>
<td>0.00%</td>
<td>3.167%</td>
<td>$6.97</td>
</tr>
<tr>
<td><strong>15 Year Low Cost</strong></td>
<td>4.000%</td>
<td>0.00%</td>
<td>4.043%</td>
<td>$7.40</td>
</tr>
<tr>
<td><strong>10 Year</strong></td>
<td>2.990%</td>
<td>0.00%</td>
<td>3.051%</td>
<td>$9.65</td>
</tr>
<tr>
<td><strong>30 Year 1st Time Homebuyer</strong></td>
<td>4.000%</td>
<td>0.00%</td>
<td>4.024%</td>
<td>$4.77</td>
</tr>
<tr>
<td><strong>20 Year Low Cost</strong></td>
<td>4.375%</td>
<td>0.00%</td>
<td>4.400%</td>
<td>$4.99</td>
</tr>
<tr>
<td><strong>15 Year Low Cost</strong></td>
<td>4.125%</td>
<td>0.00%</td>
<td>4.159%</td>
<td>$6.13</td>
</tr>
<tr>
<td><strong>10 Year</strong></td>
<td>3.625%</td>
<td>0.00%</td>
<td>3.658%</td>
<td>$5.86</td>
</tr>
<tr>
<td><strong>5/1 ARM 1st Time Homebuyer</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>4.366%</td>
<td>$4.42</td>
</tr>
<tr>
<td><strong>5/5 ARM 1st Time Homebuyer</strong></td>
<td>3.500%</td>
<td>0.00%</td>
<td>4.407%</td>
<td>$4.42</td>
</tr>
<tr>
<td><strong>7/1 ARM 1st Time Homebuyer</strong></td>
<td>3.500%</td>
<td>0.00%</td>
<td>4.407%</td>
<td>$4.42</td>
</tr>
<tr>
<td><strong>10/1 ARM 1st Time Homebuyer</strong></td>
<td>3.625%</td>
<td>0.00%</td>
<td>4.407%</td>
<td>$4.42</td>
</tr>
<tr>
<td><strong>10/1 ARM 100% Financing</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>4.215%</td>
<td>$4.63</td>
</tr>
<tr>
<td><strong>15/15 ARM Jumbo</strong></td>
<td>3.125%</td>
<td>0.00%</td>
<td>3.302%</td>
<td>$9.77</td>
</tr>
<tr>
<td><strong>5/1 ARM Jumbo</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>4.024%</td>
<td>$4.77</td>
</tr>
<tr>
<td><strong>5/5 ARM Jumbo</strong></td>
<td>3.875%</td>
<td>0.00%</td>
<td>4.093%</td>
<td>$5.99</td>
</tr>
<tr>
<td><strong>7/1 ARM Jumbo</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>3.418%</td>
<td>$7.09</td>
</tr>
<tr>
<td><strong>10/1 ARM Jumbo</strong></td>
<td>3.240%</td>
<td>0.00%</td>
<td>3.302%</td>
<td>$9.77</td>
</tr>
<tr>
<td><strong>Jumbo Mortgage Loans for Primary &amp; Secondary Residences</strong></td>
<td><strong>Fixed Rate - Serviced by NEFCU</strong></td>
<td><strong>Call for rate if loan is above $1,000,000</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30 Year Jumbo</strong></td>
<td>4.000%</td>
<td>0.00%</td>
<td>4.024%</td>
<td>$4.77</td>
</tr>
<tr>
<td><strong>20 Year Jumbo</strong></td>
<td>3.875%</td>
<td>0.00%</td>
<td>3.909%</td>
<td>$5.99</td>
</tr>
<tr>
<td><strong>15 Year Jumbo</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>3.418%</td>
<td>$7.09</td>
</tr>
<tr>
<td><strong>10 Year Jumbo</strong></td>
<td>3.240%</td>
<td>0.00%</td>
<td>3.302%</td>
<td>$9.77</td>
</tr>
<tr>
<td><strong>ARM - Serviced by NEFCU</strong></td>
<td><strong>Call for rate if loan is above $1,000,000</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3/1 ARM Jumbo</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>4.024%</td>
<td>$4.77</td>
</tr>
<tr>
<td><strong>3/3 ARM Jumbo</strong></td>
<td>3.875%</td>
<td>0.00%</td>
<td>4.093%</td>
<td>$5.99</td>
</tr>
<tr>
<td><strong>5/5 ARM Jumbo</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>3.418%</td>
<td>$7.09</td>
</tr>
<tr>
<td><strong>7/1 ARM Jumbo</strong></td>
<td>3.240%</td>
<td>0.00%</td>
<td>3.302%</td>
<td>$9.77</td>
</tr>
<tr>
<td><strong>10/1 ARM Jumbo</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>4.024%</td>
<td>$4.77</td>
</tr>
<tr>
<td><strong>15/15 ARM Jumbo</strong></td>
<td>3.875%</td>
<td>0.00%</td>
<td>4.128%</td>
<td>$4.70</td>
</tr>
</tbody>
</table>

**Government & Other Mortgage Loan Programs**

<table>
<thead>
<tr>
<th>Loan Term</th>
<th>Rate</th>
<th>Points</th>
<th>APR</th>
<th>Payment Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30 Year VA Low Cost</strong></td>
<td>3.875%</td>
<td>0.00%</td>
<td>3.883%</td>
<td>$4.70</td>
</tr>
<tr>
<td><strong>30 Year VA</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>3.382%</td>
<td>$4.42</td>
</tr>
<tr>
<td><strong>15 Year VA</strong></td>
<td>3.375%</td>
<td>0.00%</td>
<td>3.389%</td>
<td>$7.09</td>
</tr>
<tr>
<td><strong>30 Year CHT</strong></td>
<td>3.750%</td>
<td>0.00%</td>
<td>3.774%</td>
<td>$4.63</td>
</tr>
<tr>
<td><strong>15 Year CHT</strong></td>
<td>3.125%</td>
<td>0.00%</td>
<td>3.167%</td>
<td>$6.97</td>
</tr>
</tbody>
</table>
## Conventional Mortgage Loans for Investment Properties

<table>
<thead>
<tr>
<th>Loan Term</th>
<th>Rate</th>
<th>Points</th>
<th>APR</th>
<th>Payment Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Year Investment</td>
<td>4.375%</td>
<td>0.00%</td>
<td>4.400%</td>
<td>$4.99</td>
</tr>
<tr>
<td>20 Year Investment</td>
<td>4.125%</td>
<td>0.00%</td>
<td>4.159%</td>
<td>$6.13</td>
</tr>
<tr>
<td>15 Year Investment</td>
<td>4.000%</td>
<td>0.00%</td>
<td>4.043%</td>
<td>$7.40</td>
</tr>
<tr>
<td>10 Year Term/25 Year Amortization</td>
<td>4.125%</td>
<td>0.00%</td>
<td>4.153%</td>
<td>$5.35</td>
</tr>
</tbody>
</table>

## ARM - Serviced by NEFCU

<table>
<thead>
<tr>
<th>Loan Term</th>
<th>Rate</th>
<th>Points</th>
<th>APR</th>
<th>Payment Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/1 ARM 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6</td>
<td>3.625%</td>
<td>0.00%</td>
<td>4.764%</td>
<td>$5.07</td>
</tr>
<tr>
<td>5/1 ARM 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6</td>
<td>3.875%</td>
<td>0.00%</td>
<td>4.650%</td>
<td>$5.21</td>
</tr>
<tr>
<td>7/1 ARM 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6</td>
<td>4.000%</td>
<td>0.00%</td>
<td>4.562%</td>
<td>$5.28</td>
</tr>
</tbody>
</table>

## Mortgage Loans for Land and Construction - Serviced by NEFCU

<table>
<thead>
<tr>
<th>Loan Term</th>
<th>Rate</th>
<th>Points</th>
<th>APR</th>
<th>Payment Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1 ARM Land Loan 10 Yr Balloon/Variable Amortization up to 20 yrs.; 1 Yr T-Bill; 3.125% Margin; 2/6 Caps</td>
<td>3.375%</td>
<td>0.00%</td>
<td>4.973%</td>
<td>$5.74</td>
</tr>
<tr>
<td>3/1 ARM Land Loan 10 Yr Balloon/Variable Amortization up to 20 yrs.; 1 Yr T-Bill; 3.125% Margin; 2/6 Caps</td>
<td>3.750%</td>
<td>0.00%</td>
<td>4.743%</td>
<td>$5.93</td>
</tr>
<tr>
<td>Construction Primary Residence 6-12 Month Fixed; Interest Only</td>
<td>5.990%</td>
<td>0.00%</td>
<td>6.540%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

## Rate Lock Expiration Dates

- 60 Day 9/10/19 Rate Sheet Price
- 75 Day 9/25/19 Add .125 to Points
- 90 Day 10/10/19 Add .25 to Points

60 days is max lock period for VA & FHA loans

### Index

<table>
<thead>
<tr>
<th>Index</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly Average of the 1 Year Treasury Bill</td>
<td>1.98</td>
</tr>
<tr>
<td>Weekly Average of the 3 Year Treasury Bill</td>
<td>1.82</td>
</tr>
<tr>
<td>Weekly Average of the 5 Year Treasury Bill</td>
<td>1.84</td>
</tr>
<tr>
<td>Weekly Average of the 10 Year Treasury Bill</td>
<td>2.13</td>
</tr>
</tbody>
</table>

### Conventional Loan Amount Limit

<table>
<thead>
<tr>
<th>Unit Count</th>
<th>Max Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$484,350.00</td>
</tr>
<tr>
<td>2</td>
<td>$620,200.00</td>
</tr>
<tr>
<td>3</td>
<td>$749,650.00</td>
</tr>
<tr>
<td>4</td>
<td>$931,600.00</td>
</tr>
</tbody>
</table>

All rates quoted above are for a rate lock period of 60 Days. Rate locks are available. Rates can vary according to individual loan situations. Rates and lock periods are subject to change. The payment amount may be higher if escrows for property taxes, homeowner's insurance, or mortgage insurance are applicable.

NEFCU Adjustable Rate Mortgages (ARMs) begin with a fixed rate and adjust upward or downward after the initial fixed term. ARM products contain two numbers. The first number refers to the number of years the interest rate at closing remains fixed. The second number is the number of years in between interest rate changes after the initial fixed term expires.

* Low cost programs include customary settlement charges only

CONTACT US AT 866-80-LOANS or 866-805-6267 or visit www.nefcu.com