



FIXED RATE PRODUCTS - SERVICED BY NEFCU - UP TO \$453,100

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate	4.875%	0.00%	4.901%	\$5.29
30 Year Fixed Rate	4.750%	1.00%	4.863%	\$5.22
20 Year Fixed Rate	4.750%	0.00%	4.785%	\$6.46
20 Year Fixed Rate	4.625%	1.00%	4.779%	\$6.39
15 Year Fixed Rate	4.375%	0.00%	4.419%	\$7.59
10 Year Fixed Rate - NEFCU Portfolio	3.875%	0.00%	3.937%	\$10.07
30 Year Fixed HOME Down Payment Assistance	5.125%	0.00%	5.133%	\$5.44
30 Year Low Cost - Purchase or Refinance *	5.375%	0.00%	5.401%	\$5.60
20 Year Low Cost - Purchase or Refinance *	5.250%	0.00%	5.285%	\$6.74
15 Year Low Cost - Purchase or Refinance *	5.125%	0.00%	5.170%	\$7.97
30 Year Fixed Rate - Investment	5.375%	0.00%	5.401%	\$5.60
20 Year Fixed Rate - Investment	5.250%	0.00%	5.285%	\$6.74
15 Year Fixed Rate - Investment	5.125%	0.00%	5.170%	\$7.97
30 Year Champlain Housing Trust	5.375%	0.00%	5.401%	\$5.60
15 Year Champlain Housing Trust	4.875%	0.00%	4.919%	\$7.84
30 Year Fixed VA Low Cost* Min. loan amt \$25k	5.375%	0.00%	5.383%	\$5.60
30 Year Fixed VA Min. loan amt \$25k	4.875%	0.00%	4.883%	\$5.29
15 Year Fixed VA Min. loan amt \$25k	4.375%	0.00%	4.389%	\$7.59

PORTFOLIO FIXED RATE JUMBO - SERVICED BY NEFCU - ABOVE \$453,100

REFER TO PAGE 2 FOR INTEREST RATE MARK UP

Loan Term	Rate	Points	APR	Payment Per \$1,000
30 Year Fixed Rate Jumbo	5.125%	0.00%	5.151%	\$5.44
20 Year Fixed Rate Jumbo	5.000%	0.00%	5.035%	\$6.60
15 Year Fixed Rate Jumbo	4.625%	0.00%	4.669%	\$7.71
10 Year Fixed Rate Jumbo	4.125%	0.00%	4.188%	\$10.18

SERVICING RELEASED PROGRAMS

Loan Term	Rate	Points	APR	Payment Per \$1,000
VHFA Adv 30 Year Fixed Rate Conventional	5.250%	0.00%	5.276%	\$5.52
VHFA Adv 30 Year Fixed Rate 100% LTV RD Insured	5.250%	0.00%	5.276%	\$5.52
VHFA MOVE 30 Year Fixed Rate Conventional	4.750%	0.00%	4.775%	\$5.22
VHFA MOVE 30 Year Fixed Rate 100% LTV RD Insured	4.500%	0.00%	4.525%	\$5.07
FHA 30 Year Fixed Low Cost* Min. loan amt \$25k	5.250%	0.00%	5.276%	\$5.52
FHA 30 Year Fixed Min. loan amt. \$25k	4.000%	0.00%	4.008%	\$4.77
FHA 15 Year Fixed Min. loan amt \$25k	3.750%	0.00%	3.764%	\$7.27

ADJUSTABLE RATE PORTFOLIO PROGRAMS - SERVICED BY NEFCU

The payment per thousand is based on the fully Indexed Rate (Index plus the Margin) with no discount, or the posted rate whichever is higher. Ask about our 120 day rate lock for Portfolio Purchases & Pre-Approvals and new HOME Down Payment Assistance program (see page 2)!

UP TO \$453,100

Loan Term	Rate	Points	APR	Payment Per \$1,000
3/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	3.875%	0.00%	5.184%	\$4.70
3/3 ARM; 3 YR T-Bill; Margin 2.875; Caps 2/6	3.875%	0.00%	5.385%	\$4.70
5/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.125%	0.00%	5.056%	\$4.85
5/5 ARM; 5 YR T-Bill; Margin 2.75; Caps 2/6	4.250%	0.00%	5.234%	\$4.92
7/1 ARM; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.750%	0.00%	5.196%	\$5.22
15/15 ARM; 10 YR T-Bill; Margin 2.875; Cap 6	5.125%	0.00%	5.338%	\$5.44
5/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	4.000%	0.00%	5.010%	\$4.77
5/5 ARM; 1st Time Homebuyers; 5 YR T-Bill; Margin 2.75; Caps 2/5	4.125%	0.00%	5.188%	\$4.85
7/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	4.625%	0.00%	5.135%	\$5.14

JUMBO - ABOVE \$453,100 - REFER TO PAGE 2 FOR INTEREST RATE MARK UP

Loan Term	Rate	Points	APR	Payment Per \$1,000
5/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	4.375%	0.00%	5.148%	\$4.99
5/5 ARM Jumbo; 5 YR T-Bill; Margin 2.75; Caps 2/6	4.500%	0.00%	5.402%	\$5.07
7/1 ARM Jumbo; 1 YR T-Bill; Margin 2.875; Caps 2/6	5.000%	0.00%	5.318%	\$5.37
15/15 ARM Jumbo; 10 YR T-Bill; Margin 2.875; Cap 6	5.375%	0.00%	5.541%	\$5.60

All rates quoted above are for a rate lock period of 45 Days. Rate locks are available.

The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.

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

Rates can vary according to individual loan situations. ALL RATES AND LOCK PERIODS ARE SUBJECT TO CHANGE.

1-4 UNIT RESIDENTIAL INVESTMENT PROPERTIES - SERVICED BY NEFCU

Eligible properties are 1-4 unit non-owner occupied residential investment real-estate held by individuals or business entities such as corporations, limited liability companies and partnerships. There are no prepayment penalties.

Loan Term	Rate	Points	APR	Payment Per \$1,000
10 Year Term/25 Year Amortization	5.250%	0.00%	5.280%	\$5.99
3/1 ARM; 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6	4.250%	0.00%	5.419%	\$5.42
5/1 ARM; 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6	4.500%	0.00%	5.295%	\$5.56
7/1 ARM; 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6	5.125%	0.00%	5.474%	\$5.92

LAND AND CONSTRUCTION RATES - SERVICED BY NEFCU

Loan Term	Rate	Points	APR	Payment Per \$1,000
1/1 ARM Land Loan; 10 Yr Balloon/Variable Amortization up to 20 yrs.; 1 Yr T-Bill; 3.125% Margin; 2/6 Caps	4.000%	0.00%	5.640%	\$6.06
3/1 ARM Land Loan; 10 Yr Balloon/Variable Amortization up to 20 yrs.; 1 Yr T-Bill; 3.125% Margin; 2/6 Caps	4.375%	0.00%	5.397%	\$6.26
Construction; Primary Residence 6-12 Month Fixed; Interest Only	5.990%	0.00%	6.540%	N/A

NEFCU PORTFOLIO PRODUCT INTEREST RATE ADJUSTMENTS*

Term Adjustment	Rate Adjustment
Owner occupied ARM with a 15 year term (excludes first time homebuyer programs)	Posted Rate less .125%
Exception Adjustment	Rate Adjustment
Held in portfolio as an exception to program guidelines	Posted Rate plus 0.50%
Loan Size Adjustment	Rate Adjustment
Greater than \$453,100 up to \$1,000,000	Posted Jumbo Rate
Greater than \$1,000,000	Call 866-80-LOANS For Availability

*All adjustments are cumulative.

Current Index	
Weekly Average of the 1 Year Treasury	2.660
Weekly Average of the 3 Year Treasury	2.930
Weekly Average of the 5 Year Treasury	3.000
Weekly Average of the 10 Year Treasury	3.150

NEW: HOME Down Payment Assistance

A choice of a 5/1, 5/5 or 7/1 Adjustable Rate Mortgage priced below our fixed rate. NEFCU will provide a 0% interest and \$0.00 monthly payment for your 3% down payment and pay your mortgage insurance which reduces your total housing payment. Maximum purchase price is \$350,000, household income restrictions apply and subject to UW Approval. Servicing of the loan will stay with NEFCU after closing. 30 Year Fixed Rate funds available for a limited time only!

Rate Lock Expiration Dates		
45 Day	12/2/2018	Rate Sheet Price
60 Day	12/17/2018	Add .125 to Points
75 Day	1/1/2019	Add .25 to Points
90 Day	1/16/2019	Add .375 to Points

Locks above 60 days are not available for VA or FHA loans

Saleable Agency Loan Amount Limits	
Unit Count	Max Loan Amount
1	\$453,100.00
2	\$580,150.00
3	\$701,250.00
4	\$871,450.00

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* LOW-COST PROGRAMS INCLUDE CUSTOMARY SETTLEMENT CHARGES ONLY. PLEASE CONTACT NEFCU FOR MORE INFORMATION.

