



FIXED RATE PRODUCTS UP TO \$417,000- SERVICED BY NEFCU

Loan Term	Rate	Points	Annual Percentage Rate	Payment Per \$1,000.00
The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.				
30 Year Fixed Rate	5.000%	0.00%	5.027%	\$5.37
30 Year Fixed Rate	4.875%	0.50%	4.946%	\$5.29
30 Year Fixed Rate	4.750%	1.00%	4.864%	\$5.22
30 Year Fixed Rate	4.625%	2.00%	4.826%	\$5.14
20 Year Fixed Rate	4.875%	0.00%	4.911%	\$6.53
20 Year Fixed Rate	4.750%	0.50%	4.846%	\$6.46
20 Year Fixed Rate	4.625%	1.00%	4.780%	\$6.39
20 Year Fixed Rate	4.500%	2.00%	4.775%	\$6.33
15 Year Fixed Rate	4.500%	0.00%	4.546%	\$7.65
10 Year Fixed Rate	4.375%	0.00%	4.440%	\$10.30
30 Year No Cost Refinance	5.375%	0.00%	5.375%	\$5.60
20 Year No Cost Refinance	5.250%	0.00%	5.250%	\$6.74
15 Year No Cost Refinance	4.750%	0.00%	4.750%	\$7.78
30 Year Fixed Rate Investment	5.375%	0.00%	5.402%	\$5.60
15 Year Fixed Rate Investment	4.750%	0.00%	4.796%	\$7.78

VHFA MOVE PROGRAM-SERVICING RELEASED

Loan Term	Rate	Points	Annual Percentage Rate	Payment Per \$1,000.00
The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.				
30 Year Fixed Rate	5.000%	0.00%	5.097%	\$5.37

ADJUSTABLE RATE PORTFOLIO PROGRAMS UP TO \$417,000 - SERVICED BY NEFCU

Loan Term	Rate	Points	Annual Percentage Rate	Payment Per \$1,000.00
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. The payment amount may be higher if escrows for property taxes, homeowner's insurance or mortgage insurance are applicable.				
3/1 ARM Credit Restoration; 1 YR T-Bill; Margin 3.375; Caps 2/6	5.375%	0.00%	4.098%	\$5.60
3/1 ARM; 1 YR T-Bill; Margin 3.125; Caps 2/6	4.375%	0.00%	3.671%	\$4.99
5/1 ARM; 1 YR T-Bill; Margin 3.125; Caps 2/6	4.625%	0.00%	3.882%	\$5.14
5/1 ARM; 1st Time Homebuyers; 1 YR T-Bill; Margin 2.875; Caps 2/5	4.500%	0.00%	3.673%	\$5.07
3/3 ARM Mobile Home in Park/Leased Land 2/6 Caps; 3.875 Margin; 20Yr Amortization - New	7.500%	0.00%	5.150%	\$8.06
3/3 ARM Mobile Home in Park/Leased Land 2/6 Caps; 3.875 Margin; 15Yr Amortization - Used	7.500%	0.00%	5.539%	\$9.27

NEFCU PORTFOLIO INTEREST RATES

Loan Amount	Rate Adjustment
Greater than \$417,000 up to \$750,000	Posted Rate plus 0.50%
Greater than \$750,000	Call 866-80-LOANS

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	Annual Percentage Rate	Payment Per \$1,000.00
10 Year Term/25 Year Amortization	6.000%	0.00%	6.032%	\$6.44
3/1 ARM; 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6	4.875%	0.00%	3.834%	\$5.77
5/1 ARM; 10 Yr Balloon/25 Yr Amort.; Margin 3.125; Caps 2/6	5.125%	0.00%	4.151%	\$5.92

LAND AND CONSTRUCTION RATES - SERVICED BY NEFCU

Loan Term	Rate	Points	Annual Percentage Rate	Payment Per \$1,000.00
1/1 ARM Land Loan; 10 YR Balloon / variable amortization up to 20 yrs.; 3.125% Margin; 2/6 Caps	4.625%	0.00%	3.594%	\$6.39
3/1 ARM Land Loan; 10 YR Balloon / variable amortization up to 20 yrs.; 3.125% Margin; 2/6 Caps	4.875%	0.00%	3.905%	\$6.53
Construction - Primary Residence 6-12 Month Fixed; Interest Only	5.500%	0.50%	8.297%	n/a

All rates quoted above are for a rate lock period of 60 Days. Rate locks are available.

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

ALL RATES ARE SUBJECT TO CHANGE

Current Treasury Yield	
1 Yr Treasury Yield	0.330
3 Yr Treasury Yield	1.370

Rate Lock Expiration Dates		
60 Day	1/19/2010	Rate Sheet Price
75 Day	2/3/2010	Add .125% to Points

CONTACT US AT 866-80-LOANS or 866-805-6267 or nefcu.com
ALL RATES ARE SUBJECT TO CHANGE

