

| Fixed Rate | | | | | Adjustable Rate ⁴ | | | | |
|---------------------------|---------------------|---------------------|------------------|------------------|------------------------------|---------------------|---------------------|------------------|------------------|
| Maximum Loan: \$1,000,000 | | | | | | | | | |
| | Rate | Points ¹ | APR ² | Cost per \$1,000 | | Rate | Points ¹ | APR ² | Cost per \$1,000 |
| 30 Year | 3.375% | 1 | 3.486% | \$4.42 | 5/1 | 3.250% | 1 | 3.998% | \$4.35 |
| | 3.500% | 0 | 3.531% | \$4.49 | | 3.375% | 0 | 3.961% | \$4.42 |
| | 4.000% ³ | 0 | 4.014% | \$4.77 | | 3.875% ³ | 0 | 4.128% | \$4.70 |
| 20 Year | 3.250% | 1 | 3.405% | \$5.67 | 7/1 | 3.500% | 1 | 4.002% | \$4.49 |
| | 3.375% | 0 | 3.418% | \$5.74 | | 3.625% | 0 | 3.979% | \$4.56 |
| | 3.875% ³ | 0 | 3.893% | \$5.99 | | 4.125% ³ | 0 | 4.204% | \$4.85 |
| 15 Year | 2.875% | 1 | 3.071% | \$6.85 | 3/3 | 3.250% | 1 | 4.224% | \$4.35 |
| | 3.000% | 0 | 3.052% | \$6.91 | | 3.375% | 0 | 4.170% | \$4.42 |
| | 3.500% ³ | 0 | 3.521% | \$7.15 | | 3.875% ³ | 0 | 4.273% | \$4.70 |
| 10 Year | 2.750% | 1 | 3.034% | \$9.54 | | | | | |
| | 2.875% | 0 | 2.950% | \$9.60 | | | | | |
| | 3.375% ³ | 0 | 3.404% | \$9.83 | | | | | |

An RTN mortgage can make home ownership a reality.

Contact us today for information

Amesbury ♦ Brookline
 Danvers ♦ Dorchester
 Hudson ♦ Lawrence
 Marlborough ♦ Tewksbury
 Waltham ♦ Worcester

781-736-9859
 rtn.org ♦ mortgage@rtn.org

Payment example: Borrow \$100,000 at 4.25% for 30 years and your payment per thousand would be \$4.92. Multiply that factor by 100 (100,000/1,000) to estimate your monthly payment of \$492.00.

Discounted First-Time Home Buyers Programs

◆ 3% Down Programs

Rate Options

- ◆ **0.50% discount** on a fixed rate for the first year
- ◆ **0.125% discount** on a variable rate until the first adjustment

◆ 5% Down Programs

Rate Options

- ◆ **0.75% discount** on a fixed rate for the first year
- ◆ **0.25% discount** on a variable rate until the first adjustment

First-Time Home Buyer programs feature:

- Available for first-time home owners or those who have not owned a residential home during the past three years
- Loans available up to \$510,400
- Automatic payment from RTN FCU account required

RTN Mortgage Programs Feature:

- ◆ Free preapprovals
- ◆ Interest rate lock for 60 days
- ◆ Mortgages available on multi-family, vacation and construction properties

¹One point is equal to the 1% of the amount borrowed. Choosing a zero or no-point program does not preclude fees from being added as points based on your credit score, subordinate financing, loan-to-value ratio or other factors unique to your transaction.

²Annual percentage rate (APR)

³No closing cost program, minimum loan \$100,000. Member required to reimburse RTN FCU for closing costs if loan is paid off within the first three years.

⁴Adjustable rate mortgage (ARM) up to 30 year term with 2% periodic adjustment cap, 6% lifetime cap. Rate is subject to change after consummation.



insured by
NCUA



The rates listed above are for informational purposes and based on a single-family, detached owner-occupied home purchased in New England to a member with 40% down and excellent credit. Your rate and/or points may be different based on your credit score and the specifics of your transaction. Rates are subject to change without notice.

All loans are subject to credit approval and meeting credit criteria; adequate property insurance is required.

Other terms and conditions may apply.

Call our Mortgage Department at 781-736-9859 for details on all programs.