



NEED HELP? HOME BUYING? REFINANCING ?

Visit our
**MORTGAGE
MARKETPLACE**
at **APLFCU.org**
to learn the
processes and gain
valuable tips. You
can also sign up for
our **RATE TRACKER
ALERT**
that will e-mail you
when rates reach
your desired level.

Applying online will also
provide **COST
ESTIMATES**
and **PRE-APPROVAL
LETTERS**.

Average Prime Offer Rate (APOR) as of 4/22/2025

10 year fixed	6.02
15 year fixed	6.18
20 year fixed	6.43
30 year fixed	6.81
5/1 ARM	6.81
7/1 ARM	6.69
10/1 ARM	6.60

APOR rates used from FFIEC
for compliance on Regulation
C (HMDA) and Regulation Z
(TILA)

<https://www.ffiec.gov/ratespread/portables.htm>

**APPLY ONLINE
at
APLFCU.org**

APL FEDERAL CREDIT UNION MORTGAGE RATES

4/23/2025

Fixed Rate First Mortgage Loans					
Loan Amounts From \$100,000 to \$806,500			Loan Amounts Over \$806,500		
Product	Rate	Points	Product	Rate	Points
30 Year Conforming	6.250%	1.000	30 Year Jumbo	6.500%	1.500
	6.375%	0.500		6.625%	1.000
	6.500%	0.000		6.750%	0.000
			15 year Jumbo	6.625%	1.500
15 Year Conforming	5.625%	1.500		6.750%	1.000
	5.750%	0.500		6.875%	0.000
	5.875%	0.000	Conforming Jumbo Loans Limits Vary by County		
20 Year Conforming	6.125%	1.000	30 Year Conforming Jumbo	7.625%	1.000
	6.250%	0.500		7.875%	0.000
	6.375%	0.000			
			15 Year Conforming Jumbo	7.500%	1.000
10 Year Conforming	5.625%	1.000		7.750%	0.000
	5.750%	0.500			
	5.875%	0.000			
Adjustable Rate First Mortgage Loans					
5/1 ARM	6.625%	0.000	5/1 Jumbo ARM	8.250%	0.000
7/1 ARM	6.625%	0.000	7/1 Jumbo ARM	6.875%	0.000
10/1 ARM	7.500%	0.000			
5/5 ARM loan amounts from \$100,000 to \$1,000,000					
5/5 ARM	5.500%	0.000			
Government (VA/FHA) Loan Rates					
30 Year FHA	5.750%	1.000	30 Year VA	5.875%	1.000
	6.000%	0.000		6.125%	0.000
15 Year FHA	5.250%	1.000	15 Year VA	5.500%	1.000
	5.625%	0.000		5.750%	0.000
Home Equity Loans & Lines of Credit					
Home Equity Line of Credit		7.500%			
3 YR. Home Equity Loan		6.490%	15 YR. Home Equity Loan		7.990%
6 YR. Home Equity Loan		6.990%	20 YR. Home Equity Loan		9.990%
10 YR. Home Equity Loan		7.490%			

First mortgage adjustments may apply based on credit score, cash-out, property type,
location and Loan to Value. Pricing options above provide a **45** day lock period.

Loan pricing based on 70% LTV and excellent credit. APL FCU is an Equal
Opportunity Lender. Because these rates may have changed since publication, please
contact our Loan Department to confirm current interest rates and points.