



**SENATE
FEDERAL**
CREDIT UNION

Your
Credit
Union
for Life.®

Dream Home Loans

Home Improvement Plus Loan		
Term	Loan to Value	APR
Up to 180 months	Up to 80% ¹	8.00% ²
	Up to 80.01% - 90% ¹	8.25% ²
	Up to 90.01% - 100% ¹	8.50% ²
	Up to 100.01% - 100% ¹	9.00% ²

Home Equity Loans			
Term	Loan Amounts	Loan to Value	APR
Up to 60 Months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	6.63%
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.38%
Up to 120 Months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	6.88%
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.63%
Up to 180 Months	Minimum: \$400,001 Maximum: \$500,000	Up to 80%	7.13%
	Minimum: \$7,500 Maximum: \$400,000	Up to 90%	7.88%

Home Equity Lines of Credit		
Type	Rate	APR
Smart Line	Prime + 0%	7.00%
Classic Line		

¹Variable interest rate subject to change quarterly. Rate equal to the WSJ Prime Rate in effect on the last day of each calendar quarter subject to a floor of 3.00%. Maximum APR is 18.00%. To open or maintain a home equity line of credit, you must pay certain fees to third parties. These fees generally range from \$500.00 to \$1,300.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties. If your payment is more than 10 days late, you will be charged a late fee of 5.00% of the payment due. You must carry insurance on the property that secures this plan.

Unsecured Home Improvement Loan			
Term	Loan Amounts	APR	
Up to 60 Months	Minimum: \$250 Maximum: \$125,000	As low as*	7.74%
Up to 72 Months	Minimum: \$250 Maximum: \$125,000	As low as*	7.99%
Up to 84 Months	Minimum: \$250 Maximum: \$125,000	As low as*	7.99%
Up to 96 Months	Minimum: \$250 Maximum: \$125,000	As low as*	7.99%
Up to 108 Months	Minimum: \$250 Maximum: \$125,000	As low as*	8.24%
Up to 120 Months	Minimum: \$250 Maximum: \$125,000	As low as*	8.24%
Up to 144 Months	Minimum: \$250 Maximum: \$125,000	As low as*	8.49%
Up to 180 Months	Minimum: \$250 Maximum: \$125,000	As low as*	8.49%
Up to 240 Months	Minimum: \$250 Maximum: \$125,000	As low as*	9.49%

APR = Annual Percentage Rate.

Rates are subject to change without notice. All loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income, and debts. Not all applicants will qualify for the lowest rate. Membership eligibility required for all rates.

Rates effective as of 10/15/2026

Federally insured by NCUA

ussfcu.org/rates | 800.374.2758 | services@ussfcu.org

Payment Examples

Home Improvement Plus Loan			
A Home Improvement Plus Loan with an original balance of \$70,000 and a 180-month term with an APR of:			
8.00%	(LTV up to 80%)	totals a monthly payment of	\$297.45
8.25%	(LTV up to 90%)	totals a monthly payment of	\$229.14
8.50%	LTV up to 100%	totals a monthly payment of	\$188.69
9.00%	LTV up to 110%	totals a monthly payment of	\$162.19

Home Equity Loan			
Home Equity Loans with an LTV of 80% and an original loan balance of \$450,000 and a:			
60-month term	with an APR of	6.63%	totals a monthly payment of \$8,833.50
120-month term	with an APR of	6.88%	totals a monthly payment of \$5,198.80
180-month term	with an APR of	7.13%	totals a monthly payment of \$4,078.91
Home Equity Loans with an LTV of 90% and an original loan balance of \$70,000 and a:			
60-month term	with an APR of	7.38%	totals a monthly payment of \$1,398.91
120-month term	with an APR of	7.63%	totals a monthly payment of \$835.88
180-month term	with an APR of	7.88%	totals a monthly payment of \$664.37

Unsecured Home Improvement Loan			
An Unsecured Home Improvement Loan with an original balance of \$25,000 and a:			
60-month term	with an APR of	7.74%	totals a monthly payment of \$503.80
72-month term	with an APR of	7.99%	totals a monthly payment of \$438.21
84-month term	with an APR of	7.99%	totals a monthly payment of \$389.53
96-month term	with an APR of	7.99%	totals a monthly payment of \$353.29
108-month term	with an APR of	8.24%	totals a monthly payment of \$328.59
120-month term	with an APR of	8.24%	totals a monthly payment of \$306.50
144-month term	with an APR of	8.49%	totals a monthly payment of \$277.37
180-month term	with an APR of	8.49%	totals a monthly payment of \$243.04
240-month term	with an APR of	9.49%	totals a monthly payment of \$232.87