

EFFECTIVE DATE:
11/3/2009



Mortgage Refinance Rates

CONFORMING LOAN AMOUNTS (Up to \$417,000)

Products	Interest Rate	APR*	Example Payment*
3/1 yr T-bill ARM	4.000	3.373%	\$1,145.80
5/1 yr T-bill ARM	4.625	3.724%	\$1,233.93
7/1 yr T-bill ARM	4.875	4.043%	\$1,270.10
15 YEAR FIXED	4.375	4.601%	\$1,820.69
30 YEAR FIXED	5.000	5.133%	\$1,288.37

Why choose a BECU Home Loan?

You can trust BECU to do what's right for you. We offer a variety of affordable home loan options designed for your unique needs. You'll know you're getting the best deal available. It's easy with BECU. We've eliminated traditional paperwork and red tape in favor of a few clicks and a few questions.

- You can get an immediate credit decision when you apply at www.becuhomeloans.org
- Our programs are designed to lower your monthly payment
- We also have loans for members with less than perfect credit

Loan amounts greater than \$417,000 and other product/rate combinations are available. For more information, contact us at www.becuhomeloans.org or call us at 206-439-5772 / 800-233-2328 ext. 5772.

Important Notices:

* All interest rates and annual percentage rates (APRs) are accurate as of the effective date above and are subject to change without notice. The payment example is based on the amount of \$240,000 to refinance an owner-occupied conforming property with no cash out, an applicant credit score of 740 and above, and a 360 month term, excluding the 15 year fixed loan which is based on 180 month term. The monthly payment amount shown includes principal and interest. Your actual payment amount will be higher if an escrow account (for taxes and insurance) is established.

Your APR will vary based on your final loan amount and finance charges. Loans are subject to credit approval and other underwriting criteria.

All adjustable rate mortgages (ARMs): The APR, interest rate and payments are subject to increase after the loan is closed.

Mortgages are available in: WA,OR,CA,AZ,KS,MO,PA,IL, ID only.



