

EFFECTIVE
DATE:
1/30/2012



Mortgage Refinance Rates

Products	Interest Rate	Discount Points	APR	Estimated Payment	No. of Payments	Example Loan Amount	Owner Occupied?	Loan Purpose	Credit Score
15 Year Fixed Conforming	3.375	0.375	3.663%	\$1,701.02	180	\$240,000	Yes	Rate/Term Refinance	740+
30 Year Fixed Conforming	4.125	0.375	4.291%	\$1,163.16	360	\$240,000	Yes	Rate/Term Refinance	740+
30 Year Fixed Jumbo	4.750	0.375	4.908%	\$2,190.92	360	\$420,000	Yes	Rate/Term Refinance	740+

Estimated monthly payments are based on an Example Loan Amount with no cash out, no subordinate financing, an applicant Credit Score, the Interest Rate and Discount Points disclosed above applicable to the Product, and does not include amounts for taxes and insurance. Actual payment amount will be greater if an escrow account for taxes and insurance is established.

Products	Interest Rate	Discount Points	APR	Estimated Payment	No. of Payments	Example Loan Amount	Owner Occupied?	Loan Purpose	Credit Score
12 Year No Fee	3.625	0.00	3.652%	\$1,714.87	144	\$200,000	Yes	Rate/Term Refinance	660+

No Fee loans are for refinances only. Borrower is responsible for paying all fees and charges related to the existing loan (for example, payoff demand, reconveyance fee and/or any prepayment penalty imposed by existing lender). The borrower is responsible for payment of per diem interest, payment of property taxes, and insurance premiums (if due).

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

Additional Information Regarding Rates: All interest rates and annual percentage rates (APRs) are accurate as of the effective date above and are subject to change without notice. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria. Home Loan programs, terms and conditions subject to change without notice.

For more information about these products, adjustable rate mortgages and other product/rate combination, contact us at www.becuhomeloans.org or call us at 206-439-5772 / 800-233-2328 ext. 5772.

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

