BECU Mortgage Rates

Rate Schedule Effective: **11/4/2026 7:48:00 AM**

Thank you for considering BECU for your clients' home loan needs. BECU is a not-for-profit credit union committed to the financial well-being of members. We offer competitive rates, low fees and affordable financial services. For additional information about our home loan options, visit www.becuhomeloans.org or call a BECU mortgage representative at 800-233-2328 x5772.

Additional Information Regarding Rates: All rates and annual percentage rates (APRs) are accurate as of the effective date and time 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. Unless otherwise stated, rates are based on purchase transaction, 80% LTV, owner occupied, no subordinate financing and excellent credit. Property insurance required, flood insurance may be required.

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

Fixed-Rate Mortgage

Principal and Interest (P&I) only. Actual payment amount will be greater if an escrow account for taxes and insurance is established. Rate may be higher than advertised rate depending on loan terms and credit qualifications.

Product	Example Loan Amount	Max Loan Amount	Interest Rate	Discount Points	APR	Est. Payment	Number of Payments
30 Year Fixed Conforming	$425,000	$832,750	7.125%	-0.375	7.181%	$2,863.30	360
15 Year Fixed Conforming	$425,000	$832,750	6.375%	0.125	6.538%	$3,673.06	180
30 Year Fixed Jumbo	$1,249,126	$3,000,000	6.625%	-0.125	6.679%	$7,998.29	360

Construction

One-close Construction Permanent Loan: 12 months interest only payments during construction followed by fully amortized P&I payments for 29 years. APR includes 1% origination fee for construction loans. Interest only payment based on example loan amount. Estimated payments do not include taxes or insurance.

Product	Example Loan Amount	Maximum LTV	Interest Rate	Discount Points	APR	Payment Number	Est. Payment
30 Year Fixed Construction	$300,000	80.00%	7.375%	0.500	7.671%	1-12	$1,843.75
						13-360	$2,091.78
30 Year Fixed Jumbo Construction	$1,249,126	80.00%	7.000%	0.375	7.228%	1-12	$7,286.57
						13-360	$8,395.75

Adjustable Rate Mortgage (ARM)

After initial fixed period, payment amount may increase or decrease every six months as the interest rate adjusts based on SOFR ARM margin of 3.00% plus 30-day Average SOFR index 3.911 (current). First adjustment dependent on product. Rate may be higher than advertised depending on loan term and credit qualifications. ARM rates are subject to change after loan closing. Payments and loan amount based on 20% down payment.

Product	Example Loan Amount	Initial Interest Rate	Fully Indexed Rate	Maximum Possible Interest Rate	Discount Points	APR	Payment Number	Applicable Rate	Est. Payment
10/6 ARM SOFR	$425,000	6.000%	6.875%	11.000%	1.125	6.458%	1-120	6.000%	$2,548.09
5/1/5 (1st Adjustment Cap 5% / Periodic Cap 1% / Lifetime Cap 5%) Estimated payments do not include taxes or insurance							121-360	6.875%	$2,730.84
7/6 ARM SOFR	$425,000	6.000%	6.875%	11.000%	0.750	6.549%	1-84	6.000%	$2,548.09
5/1/5 (1st Adjustment Cap 5% / Periodic Cap 1% / Lifetime Cap 5%) Estimated payments do not include taxes or insurance							85-360	6.875%	$2,751.14
5/6 ARM SOFR	$425,000	5.875%	6.875%	10.875%	0.875	6.646%	1-60	5.875%	$2,514.04
2/1/5 (1st Adjustment Cap 2% / Periodic Cap 1% / Lifetime Cap 5%) Estimated payments do not include taxes or insurance							61-66	6.875%	$2,759.42
							67-72	6.875%	$2,759.42
							73-78	6.875%	$2,759.42
							79-360	6.875%	$2,759.42

Government

FHA & VA loans require additional funding fees and/or mortgage insurance, reflected in the monthly payment and/or APR when applicable. FHA rate based on 96.5% LTV, VA rate based on 100% LTV. Additional underwriting may apply for FHA & VA. Estimated payments do not include taxes or hazard insurance.

Product	Example Loan Amount	Maximum LTV	Interest Rate	Discount Points	APR	Est. Payment	Number of Payments
FHA 30 Fixed	$310,000	96.5%	6.375%	1.375	7.311%	$2,075.35	360
VA 30 Year Fixed	$310,000	100%	6.375%	1.375	6.773%	$1,934.00	360

Fixed-Rate Mortgage Refinance

Actual payment amount will be greater if an escrow account for taxes and insurance is established. Rate may be higher than advertised rate depending on loan terms and credit qualifications. Estimated payments do not include taxes or insurance.

Product	Example Loan Amount	Max Loan Amount	Interest Rate	Discount Points	APR	Est. Payment	Number of Payments
30 Year Fixed Conforming Refinance	$240,000	$832,750	7.125%	-0.250	7.190%	$1,616.92	360
15 Year Fixed Conforming Refinance	$240,000	$832,750	6.375%	0.125	6.532%	$2,074.20	180

12 Year No Fee Refinance

Refinances only. Borrower is responsible for paying all fees and charges related to the existing loan (e.g., payoff demand, reconveyance fee, and/or any prepayment penalty imposed by existing lender). The APR in the example assumes the payment of 15-days interest at closing. The borrower is responsible for per diem interest, property taxes, and insurance premiums (if due). Estimated payments do not include taxes or insurance.

Product	Example Loan Amount	Maximum LTV	Interest Rate	Discount Points	APR	Est. Payment	Number of Payments
12 Year No Fee	$200,000	95%	7.250%	0.000	7.250%	$2,083.51	144