

Home Equity Line of Credit

Variable Rate (APR)
7.74 - 14.49%

Variable rate line of credit based on Prime Rate, plus or minus a margin.

Rate is based on Wall Street Journal Prime Rate plus a margin. The Prime Rate is currently 7.50%. Maximum APR is 18.00%. Floor APR is 3.00%. Closing costs range from \$399.00 to \$3580.00, depending on loan amount, loan position, and appraisal costs. Rates and terms are subject to change without notice. 10 Year Draw/ 20 Year Repayment Period. Minimum \$5,000 amount. Maximum Combined Loan to Value CLTV (Up to 95%) is subject to collateral & credit qualifications. Property insurance required. Rate range is accurate as of 2/27/2025.

Mortgage Loans

Adjustable Rate Mortgages*	Term	Fixed Rate Period	Adjustable Rate (APR)	Features and Conditions
5/6 ARM	30 years	5 years	rates quoted daily	After the fixed rate period, the initial rate can adjust up or down by adding the margin to the current index and will not exceed 2% above the start rate for the 5/6 ARM loans, nor 5% above the start rate for the 7/6 ARM or 10/6 ARM loans. Subsequent rate changes will adjust up or down by 1% every six months. The interest rate can never be higher than 5% above the start rate or lower than the margin.
7/6 ARM	30 years	7 years	rates quoted daily	
10/6 ARM	30 years	10 years	rates quoted daily	

Fixed Rate Mortgages*

Available for terms up to 30 years. Call for current rates and flexible terms, or apply online at www.rivermarkcu.org.

Mortgage Disclosure

Example Payment Annual Percentage Rates (APR) are accurate as of 02/28/2025. Sample monthly payments are based upon a single-family owner-occupied residence with a loan amount of \$160,000, 70% Loan-to-Value, Origination Fee of \$600, Points, and standard 3rd party charges (e.g. appraisal and title). Assumes no other loans or liens on subject property. Actual APRs are subject to individual circumstances such as credit qualifications, increased loan to value, loan purpose (such as investment property) and property type. Representative payments do not include taxes and insurance premiums. Property and/or flood hazard insurance may be required. Actual payment obligation will be greater. Maximum loan limits may apply. Interest rates and APRs offered are subject to change without notice. Consult a tax adviser for information regarding the deductibility of interest and charges. Must be a member to borrow. All loan applications are subject to credit and property approval. This rate sheet is not a credit decision or a commitment to lend. Your rate is not locked until you get confirmation from a Mortgage Loan Officer.

30-year fixed rate mortgage with a rate of 6.625% and an APR of 6.734% would be 360 monthly payments of \$1,030.90 with points of 0.180%, origination fee of \$600, and standard 3rd party charges (e.g. appraisal and title).

Adjustable-Rate Mortgage (ARM) interest rates and payments are subject to change; that change can increase or decrease your monthly payment after the initial fixed rate period. Rate increases are limited to a maximum of 5% over the initial rate during the lifetime of the loan.

5/6 ARM loan payment example:

The initial 60 monthly payments with a rate of 6.250% and an APR of 7.101% is \$991.30 with points of 0.250%. Followed by 300 monthly payments based on a 6-month rate adjustment frequency. The maximum first adjusted rate for this loan will never be more than 8.25%, with a maximum first payment of \$1,202.03. The maximum lifetime rate will never be more than 11.25% with an estimated maximum monthly payment of \$1,554.02.

7/6 ARM loan payment example:

The initial 84 monthly payments with a rate of 6.375% and an APR of 7.022% is \$1004.43 with points of 0.250%. Followed by 276 monthly payments based on a 6-month rate adjustment frequency. The maximum first adjusted rate and maximum lifetime rate for this loan will never be more than 11.375%, with a maximum first payment of \$1,569.22.

10/6 ARM loan payment example:

The initial 120 monthly payments with a rate of 6.500% and an APR of 6.947% is \$1,017.63 with points of 0.250%. Followed by 240 monthly payments based on a 6-month rate adjustment frequency. The maximum first adjusted rate and maximum lifetime rate for this loan will never be more than 11.500%, with a maximum first payment of \$1,584.47.



Loans

Effective March 1, 2025



Auto	Fixed Rate (APR)	Adjustable Rate (APR)	Features and Conditions
Model Years 2021 & newer	6.49 - 17.09%	n/a	Finance up to 130% of MSRP/J.D. POWER plus title, license and registration. Actual APR, loan term, and LTV will be based on credit qualifications, loan amount and collateral. Talk to a member advisor about additional options.
Model Years 2020 & older	6.99 - 17.59%	n/a	
Start Auto Loan	See rates above	n/a	
RV			For motor homes, travel trailers, and fifth wheels. Actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.
Current or Previous model year - untitled	9.49 - 15.24%	n/a	
Previously Titled	9.99 - 15.74%	n/a	
Boat			For boats, actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.
Current or Previous model year - untitled	8.99 - 14.74%	n/a	
Previously Titled	9.49 - 15.24%	n/a	
Motorcycle & Other			For all motorcycle loans the actual APR, LTV and loan term will be based on credit qualifications, loan amount and collateral.
Model Years 2021 & newer	9.49 - 22.74%	n/a	
Model Years 2020 or older	9.99 - 23.24%	n/a	
Personal & Start Personal Loan			A fixed term loan with a fixed rate. For the Personal Loan borrow up to \$50,000. For Start Personal loans borrow up to \$3,000.
	12.70 - 24.20%	n/a	
Share Secured			A fixed term loan with a fixed rate. Borrow between \$250 and \$50,000.
CD Secured			Fixed rate loan up to \$50,000 secured by funds in your CD at Rivermark. APR will depend on the nominal interest on your CD at Rivermark, plus a margin of 2%.
Credit Builder			Fixed rate loan, borrow between \$200 and \$3,000. Funds matching the amount of the loan will be held in a Savings account.

APR = Annual Percentage Rate. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval.

Credit Cards

Effective March 1, 2025



VISA Credit Cards*	Credit Limit	Variable Rate (APR)	Fixed Rate (APR)	Features and Conditions
Cash Back	\$50,000	14.25% - 23.99%	n/a	Earn 1.5% unlimited cash back with every purchase. Credit limits from \$5,000 to \$50,000.
Platinum	\$30,000	9.65% - 20.65%	n/a	Best for members who want to consolidate and pay down higher interest debt. Credit limits from \$250 to \$30,000.
Secured	\$10,000	n/a	10.9%	Best for members who need to rebuild and strengthen their credit. Credit limit starts at \$250, backed by deposit.

* The APR (Annual Percentage Rate) is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval. Foreign currency conversion fee up to 1% may apply.