

Home Equity Loan Rates as of January 2019

CLOSED END EQUITIES	RATES AS LOW AS	APRs** AS LOW AS
5 YR FIXED	5.75%	5.890%
10 YR FIXED	6.00%	6.080%
15 YR FIXED	6.25%	6.307%
HELOCs	6.25%	6.307%

Calculations based on a \$75,000 loan amount in the state of Georgia, 2nd lien position as of 12/20/18.

Margin = ZERO; Index = 5.50%; Repayment Term = 15 yrs.

RATE CHANGES:

The annual percentage rate can change quarterly on the first day of January, April, July and October. The rate cannot increase or decrease more than 2.0 percentage points in any one-year period. The maximum **ANNUAL**

PERCENTAGE RATE:

The percentage rate can apply is 18.00% or the maximum permitted by law, whichever is less. However, under no circumstances will your **ANNUAL PERCENTAGE RATE** go below 4.00% at any time during the term of the plan.

ASSUMPTIONS:

- The interest rates and annual percentage rates (APRs) shown are subject to change without notice
- Your actual interest rate and APR may be different as many factors go into providing you with a mortgage loan rate quote
- The interest rate and APR quoted are based on a specific loan amount on a single family primary residence
- Your APR will be based on your final loan amount and finance charges

**APR = Annual Percentage Rate.

The index used to determine APR is the Prime Rate which is currently 5.50%.

Rates, terms and limits may vary on loans depending upon credit history.

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Contact CU Mortgage Lending at (404) 676-2586 or toll Free (877) 277-2586. Email:

cumortgages@coca-cola.com.