



## UTILITY DISTRICT CREDIT UNION REAL ESTATE LOAN RATES

It's time to reduce the monthly payment on your home!

Utility District Credit Union has reduced its real estate loan rates.  
Refinances only!

Our new rates are noted below.

| FIRST TRUST DEED |       |       |
|------------------|-------|-------|
| Term             | Rate  | APY   |
| 15 Years         | 3.85% | 3.91% |
| 20 Years         | 3.95% | 4.02% |
| 25 Years         | 4.49% | 5.58% |

| SECOND TRUST DEED |       |       |
|-------------------|-------|-------|
| 15 Years          | 4.65% | 4.75% |
| 20 Years          | 4.75% | 4.85% |
| 25 Years          | 5.05% | 5.16% |



**NOTE:** All real estate loans, including FHA, are subject to processing fees. Borrowers will pay \$500 processing fee, appraisal, and closing costs, as well as any additional fees that might be incurred. Loans are on owner-occupied properties and refinances. No purchase loans.

The UDCU Board of Directors reserves the right to change the rates or policies at any time.

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