FORUM® CREDIT UNION

Home Equity Loans

Rates as of 9/17/2026

THE FOLLOWING LOAN TERMS AND RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE. THE INFORMATION SHOWN HERE IS ONLY AN ESTIMATE. Your **Annual Percentage Rate** will vary according to your creditworthiness, your loan to value ratio, days until first payment, etc. The "as low as" rates shown below are for A Tier without the relationship discount. Please ask a loan officer for details on how your rate is determined.

Fixed Rate Loans***

Fixed Home Equity Loan (70% or less Combined Loan-To-Value)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	**$172.00**	**As low as 6.49%**	**Fixed Rate**
96	**$140.00**	**As low as 6.99%**	**Fixed Rate**
120	**$120.00**	**As low as 7.74%**	**Fixed Rate**
180	**$101.00**	**As low as 8.24%**	**Fixed Rate**

Fixed Home Equity Loan (70.01% to 80.00% Combined Loan-To-Value)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan)**	Annual Percentage Rate (APR)*	Margin
72	**$177.00**	**As low as 7.49%**	**Fixed Rate**
96	**$145.00**	**As low as 7.99%**	**Fixed Rate**
120	**$129.00**	**As low as 8.74%**	**Fixed Rate**
180	**$107.00**	**As low as 9.24%**	**Fixed Rate**

Fixed Home Equity Loan (80.01% to 95.00% Combined Loan-To-Value)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan) **	Annual Percentage Rate (APR)*	Margin
72	**$181.00**	**As low as 8.49%**	**Fixed Rate**
96	**$150.00**	**As low as 8.99%**	**Fixed Rate**
120	**$135.00**	**As low as 9.74%**	**Fixed Rate**
180	**$114.00**	**As low as 10.24%**	**Fixed Rate**

** **Estimated Monthly Payment** – is an estimated monthly payment for every $10,000 borrowed. **Estimated Balloon Payment** – is an estimated balloon payment for every $10,000 borrowed due at the end of the term. Your actual payments may vary due to rounding, credit scores days until first payment and other factors.

***When you apply for a fixed term home equity loan, you will be given a Loan Estimate.

Variable Rate – Credit Lines
5 Year Draw Period – Interest Only Payments**
10 Year Repayment Period – 10 Yr Amortization

HELOC (80% or less Combined Loan-To-Value)

Term (Months)	Variable **Annual Percentage Rate (APR)***	Margin
180	**Prime 7.00% plus Margin**	**+0.00% - +0.75%**

HELOC (80.01% to 95.00% Combined Loan-To-Value)

Term (Months)	Variable **Annual Percentage Rate (APR)***	Margin
180	**Prime 7.00% plus Margin**	**+1.50% - +2.00%**

Rates vary according to the market based on the Prime Rate. Minimum Annual Percentage Rate (floor rate) is 4% for all variable rate loans. Maximum Annual Percentage Rate is 21%.

****Minimum payments are the interest due during the 5 year draw period.**

The **Annual Percentage Rate** for all variable rate Sub-Accounts is based upon movements of the prime lending rate published in the Wall Street Journal. I understand the Wall Street Journal's "prime lending rate" is a reference used by banks in determining interest rates on certain loans and is not necessarily intended to be the lowest rate of interest charged on any extension of credit to any customer. The **Annual Percentage Rate** for each month will equal the Index rate on the last day of the preceding month, plus a certain margin, depending upon the Sub-Account. However, the **Annual Percentage Rate** for each Sub-Account will not decrease or increase beyond certain minimum and maximum rates. The margins, as well as the minimum/maximum **Annual Percentage Rates,** for each variable rate Sub-Account are as set forth above. Your Finance Charge for every $1.00 in your daily balance as well as the number of your monthly payments will increase if the Index rate rises and will decrease if the Index falls. Your **Annual Percentage Rate** will change on the first day of the month following a change in the Index Rate. The effect of an increase in the **Annual Percentage Rate** will be an increase in payment amount during the draw period and be more payments of the same amount during the repayment period.

EQUAL HOUSING OPPORTUNITY

All real estate secured loans must satisfy the following: Property Insurance is required, Indiana Property Only, Primary Residence Only. There is a $250 processing fee for each loan.