

Adjustable Rate Mortgage

Rates are effective as of February 13, 2020

Rates are subject to change without notice.

3 Year ARM¹

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.250%	4.103%	4.230%	36

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 36	\$435.21
37 - 360	\$435.00 - \$779.00

5 Year ARM²

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.625%	4.110%	4.230%	60

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 60	\$456.05
31 - 360	\$456.00 - \$783.00

7 Year ARM³

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.875%	4.158%	4.230%	84

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 84	\$470.24
85 - 360	\$470.00 - \$778.00

Maximum Lifetime Cap Over Original Rate is 6.00% for each loan product.

Initial Interest Rate: The interest rate that is fixed for a specified number of months at the beginning of the loan term. Fully Indexed Rate: The current index value plus the margin. Max Interest Rate: The maximum rate that may occur. Months to First Rate Adjustment: The period of time before your interest rate will adjust.

