

Adjustable Rate Mortgage

Rates are *effective* as of October 14, 2021

Rates are subject to change without notice.

3 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
2.875%	2.986%	2.820%	36

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 36	\$414.89
37 - 360	\$415 - \$751

5 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.125%	3.239%	2.820%	60

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 60	\$428.38
31 - 360	\$428 - \$745

7 Year ARM

<u>Initial Interest Rate</u>	<u>APR</u>	<u>Fully Indexed Rate</u>	<u>Months to First Rate Adjustment</u>
3.375%	3.493%	2.820%	84

<u>Payment Month(s)</u>	<u>Estimated Monthly Mortgage Principal & Interest Payment Range</u>
1 - 84	\$442.10
85 - 360	\$442 - \$739

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.

