

FORT KNOX FEDERAL CREDIT UNION TM

People Helping People

Mortgage Rates - Current as of February 3, 2012

Fixed Rate Mortgages*

	Interest Rate	APR**
30 Year	4.500%	4.523%
20 Year	4.250%	4.281%
15 Year	3.625%	3.664%

Fixed Rate 5 Year Mortgages†

	Interest Rate	APR**
5 Year	3.525%	3.638%

* Rates Are Subject To Change At Any Time Without Notice*

* Quoted rates are based on--

- Loan amount of \$150,000.00 - Single-family detached home - Primary residence - Credit score of at least 720 - 20% down payment - 45 day rate lock in period (Applicant must lock in rate)

Rates are subject to change and based on 1) Type of transaction 2) Credit Score 3) Total Loan to Value (TLTV) 4) Debt Ratios 5) Property type and/or zoning. Loan terms may vary based on 1) When you submit your application 2) What information you include in your application, and 3) What underwriting criteria are applicable at that time of your application. Application is subject to credit and property approval.

Adjustable Rate Mortgages (ARM)*

	Member Pays Closing Costs		Credit Union Pays Closing Costs	
	Interest Rate	APR**	Interest Rate	APR**
5 Year	3.500%	3.521%	4.000%	4.022%
3 Year	2.625%	2.645%	3.125%	3.146%

Jumbo Loan Rates (Loans greater than \$417,000)

	Interest Rate	APR**
30 Year	5.000%	5.006%
20 Year	4.750%	4.759%
15 Year	4.125%	4.136%

** APR - Annual Percentage Rate. APR is a rate used to calculate your cost of borrowing in a year. Unlike interest rates, APR factors in the amount borrowed, the interest rate, one-time fees and discounts to determine a more accurate yearly cost. The standardized APR formula is used by competing institutions to make it easier for consumers to compare products.

†Short Application, No Appraisal, No Inspection, Minimal Closing Costs, Quick Closing. Requirements are as follows: 30% equity required (70% of appraised value or the purchase price which ever is less.) Must be within a 50 mile radius of any branch and within the state of Kentucky. Must be a primary residence; a 1-4 family dwelling, and 25 acres or less.

]