

Rates are subject to individual state regulatory approval.  
Please check [archmicu.com/rates/rate-sheets](http://archmicu.com/rates/rate-sheets) for state availability.

Amortization Term > 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed								Non-Fixed							
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	63%	2.25%	3.25%	4.15%	4.95%	6.15%	8.25%	8.95%	9.80%	2.81%	4.06%	5.19%	6.19%	7.69%	N/A	N/A	N/A
	25%	73%	1.98%	2.68%	3.35%	3.95%	4.60%	6.54%	6.75%	7.45%	2.19%	3.13%	3.94%	4.63%	5.75%	7.69%	8.44%	9.31%
	18%	80%	1.55%	1.95%	2.40%	2.85%	3.50%	4.60%	5.05%	5.60%	1.75%	2.44%	3.00%	3.56%	4.38%	5.75%	6.31%	7.00%
95% to 90.01%	30%	67%	1.60%	2.22%	2.75%	3.21%	3.94%	5.16%	5.48%	5.83%	2.16%	3.00%	3.71%	4.33%	5.32%	6.97%	7.40%	7.87%
	25%	71%	1.41%	1.91%	2.36%	2.74%	3.35%	4.37%	4.63%	4.93%	1.90%	2.58%	3.19%	3.70%	4.52%	5.90%	6.25%	6.66%
	16%	80%	1.05%	1.37%	1.66%	1.91%	2.31%	2.97%	3.15%	3.35%	1.42%	1.85%	2.24%	2.58%	3.12%	4.01%	4.25%	4.52%
90% to 85.01%	25%	68%	1.20%	1.68%	2.08%	2.49%	3.01%	4.06%	4.22%	4.42%	1.62%	2.27%	2.81%	3.36%	4.06%	5.48%	5.70%	5.97%
	12%	79%	0.78%	1.01%	1.21%	1.41%	1.66%	2.17%	2.25%	2.35%	1.05%	1.36%	1.63%	1.90%	2.24%	2.93%	3.04%	3.17%
85% and below	12%	75%	0.50%	0.63%	0.80%	0.94%	1.10%	1.52%	1.57%	1.62%	0.80%	0.97%	1.12%	1.31%	1.53%	2.05%	2.12%	2.19%
	6%	80%	0.45%	0.49%	0.58%	0.65%	0.73%	0.96%	0.99%	1.02%	0.66%	0.76%	0.82%	0.92%	1.03%	1.30%	1.34%	1.38%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Amortization Term ≤ 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed								Non-Fixed							
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	63%	1.37%	1.84%	2.28%	2.70%	3.29%	4.26%	4.53%	4.83%	1.85%	2.48%	3.08%	3.65%	4.44%	5.75%	6.12%	6.52%
	25%	73%	1.09%	1.43%	1.76%	2.05%	2.49%	3.19%	3.39%	3.62%	1.47%	1.93%	2.38%	2.77%	3.36%	4.31%	4.58%	4.89%
	18%	80%	0.90%	1.14%	1.38%	1.60%	1.92%	2.43%	2.58%	2.76%	1.22%	1.54%	1.86%	2.16%	2.59%	3.28%	3.48%	3.73%
95% to 90.01%	30%	67%	1.06%	1.42%	1.73%	2.01%	2.42%	3.12%	3.25%	3.41%	1.43%	1.92%	2.34%	2.71%	3.27%	4.21%	4.39%	4.60%
	25%	71%	0.95%	1.24%	1.50%	1.74%	2.08%	2.66%	2.77%	2.91%	1.28%	1.67%	2.03%	2.35%	2.81%	3.59%	3.74%	3.93%
	16%	80%	0.74%	0.93%	1.10%	1.25%	1.48%	1.85%	1.93%	2.02%	1.00%	1.26%	1.49%	1.69%	2.00%	2.50%	2.61%	2.73%
90% to 85.01%	25%	68%	0.83%	1.11%	1.34%	1.59%	1.88%	2.49%	2.57%	2.65%	1.12%	1.50%	1.81%	2.15%	2.54%	3.36%	3.47%	3.58%
	12%	79%	0.59%	0.72%	0.84%	0.95%	1.10%	1.40%	1.43%	1.47%	0.80%	0.97%	1.13%	1.28%	1.49%	1.89%	1.93%	1.98%
85% and below	12%	75%	0.48%	0.56%	0.62%	0.69%	0.79%	1.02%	1.05%	1.06%	0.65%	0.76%	0.84%	0.93%	1.07%	1.38%	1.42%	1.43%
	6%	80%	0.43%	0.47%	0.49%	0.53%	0.58%	0.69%	0.71%	0.72%	0.58%	0.63%	0.66%	0.72%	0.78%	0.93%	0.96%	0.97%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single-Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refinance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cash-out Refinance	0.54%	0.60%	0.70%	0.85%	1.05%	1.50%	1.65%	1.80%
Second Home	0.36%	0.39%	0.49%	0.60%	0.70%	1.23%	1.27%	1.35%
Investment Property	1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%
Manufactured Housing	0.54%	0.60%	0.70%	0.85%	1.05%	1.50%	1.65%	1.80%
3-4 Unit Property	1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%
Loan Size > \$650,000	0.60%	0.66%	0.75%	0.90%	1.20%	1.50%	1.80%	2.10%
Employee Relocation	-0.10%	-0.10%	-0.14%	-0.25%	-0.25%	-0.35%	-0.35%	-0.35%

See reverse side for a more complete description of premium plans.

# Single-Premium Notes

## Premium Plan

### Single Premium

A one-time upfront premium payment.

### LPMI (Lender-Paid Mortgage Insurance)

Lender-paid mortgage insurance premiums are paid by the credit union without directly collecting a premium from the member. All premiums must qualify as "lender-paid" in accordance with the Federal Homeowners Protection Act of 1998. Rates are selected based on the credit union's state of domicile.

## Loan Program Pricing Categories

### Fixed-Rate Mortgages

Feature level interest rates for at least the first five years.

### Non-Fixed-Rate or Adjustable-Rate Mortgages (ARMs)

Feature interest rates that have the potential to change within a period less than five years. Negative amortization mortgages, including option payment mortgages, are ineligible for coverage.

## Loan Term Pricing Categories

### >20-Year Mortgages

Includes loans that fully amortize over periods greater than 20 years and not more than 40 years.

### ≤ 20-Year Mortgages

Loans in this category must fully amortize over a maximum of 20 years.

## Refunds

Premium payments made under lender-paid programs are non-refundable.

## Other Considerations

Rates are subject to approval by the applicable state department of insurance.

### Minimum Rate

The minimum single-premium rate, after applying all premium adjustments, is 40 basis points (0.40%).

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at [archmicu.com/uwmanual](http://archmicu.com/uwmanual).

Contact Arch MI for coverages and rates not included on this rate card.

If you have questions about the programs presented here, contact your **Account Manager** or Arch MI at **877-642-4642**.