

Rates are subject to individual state regulatory approval.
Please check archmicu.com/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
95.01% to 97.00%	35%	63%	2.30%	3.32%	4.23%	5.05%	6.27%	8.42%	9.13%	10.00%	2.88%	4.15%	5.29%	6.31%	7.84%	10.53%	11.41%	12.50%
	25%	73%	1.79%	2.55%	3.21%	3.77%	4.69%	6.27%	6.89%	7.60%	2.24%	3.19%	4.01%	4.71%	5.86%	7.84%	8.61%	9.50%
	18%	80%	1.43%	1.99%	2.45%	2.91%	3.57%	4.69%	5.15%	5.71%	1.79%	2.49%	3.06%	3.64%	4.46%	5.86%	6.44%	7.14%
90.01% to 95.00%	30%	67%	1.89%	2.65%	3.32%	3.93%	4.85%	6.43%	6.99%	7.75%	2.36%	3.31%	4.15%	4.91%	6.06%	8.04%	8.74%	9.69%
	25%	71%	1.63%	2.30%	2.86%	3.37%	4.18%	5.51%	6.02%	6.63%	2.04%	2.88%	3.58%	4.21%	5.23%	6.89%	7.53%	8.29%
	16%	80%	1.22%	1.68%	2.04%	2.40%	2.91%	3.77%	4.08%	4.59%	1.53%	2.10%	2.55%	3.00%	3.64%	4.71%	5.10%	5.74%
85.01% to 90.00%	25%	68%	1.43%	2.04%	2.50%	3.01%	3.67%	5.05%	5.36%	5.87%	1.79%	2.55%	3.13%	3.76%	4.59%	6.31%	6.70%	7.34%
	12%	79%	0.97%	1.22%	1.48%	1.73%	2.04%	2.70%	2.91%	3.16%	1.21%	1.53%	1.85%	2.16%	2.55%	3.38%	3.64%	3.95%
85.00% and below	12%	75%	0.71%	0.87%	1.02%	1.17%	1.38%	1.84%	2.04%	2.19%	0.89%	1.09%	1.28%	1.46%	1.73%	2.30%	2.55%	2.74%
	6%	80%	0.61%	0.66%	0.71%	0.77%	0.87%	1.12%	1.17%	1.28%	0.76%	0.83%	0.89%	0.96%	1.09%	1.40%	1.46%	1.60%

■ 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
95.01% to 97.00%	35%	63%	2.12%	3.14%	4.05%	4.77%	5.99%	8.03%	8.74%	9.61%	2.65%	3.93%	5.06%	5.96%	7.49%	10.04%	10.93%	12.01%
	25%	73%	1.61%	2.37%	3.03%	3.49%	4.41%	5.88%	6.50%	7.21%	2.01%	2.96%	3.79%	4.36%	5.51%	7.35%	8.13%	9.01%
	18%	80%	1.25%	1.81%	2.27%	2.63%	3.29%	4.30%	4.76%	5.32%	1.56%	2.26%	2.84%	3.29%	4.11%	5.38%	5.95%	6.65%
90.01% to 95.00%	30%	67%	1.71%	2.47%	3.14%	3.65%	4.57%	6.04%	6.60%	7.36%	2.14%	3.09%	3.93%	4.56%	5.71%	7.55%	8.25%	9.20%
	25%	71%	1.45%	2.12%	2.68%	3.09%	3.90%	5.12%	5.63%	6.24%	1.81%	2.65%	3.35%	3.86%	4.88%	6.40%	7.04%	7.80%
	16%	80%	1.04%	1.50%	1.86%	2.12%	2.63%	3.38%	3.69%	4.20%	1.30%	1.88%	2.33%	2.65%	3.29%	4.23%	4.61%	5.25%
85.01% to 90.00%	25%	68%	1.25%	1.86%	2.32%	2.73%	3.39%	4.66%	4.97%	5.48%	1.56%	2.33%	2.90%	3.41%	4.24%	5.83%	6.21%	6.85%
	12%	79%	0.79%	1.04%	1.30%	1.45%	1.76%	2.31%	2.52%	2.77%	0.99%	1.30%	1.63%	1.81%	2.20%	2.89%	3.15%	3.46%
85.00% and below	12%	75%	0.55%	0.69%	0.84%	0.89%	1.10%	1.45%	1.65%	1.80%	0.69%	0.86%	1.05%	1.11%	1.38%	1.81%	2.06%	2.25%
	6%	80%	0.55%	0.55%	0.55%	0.55%	0.59%	0.73%	0.78%	0.89%	0.69%	0.69%	0.69%	0.69%	0.74%	0.91%	0.98%	1.11%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Lender-Paid 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%	0.53%	0.53%	1.05%	1.05%	1.05%
Cash-Out Refinance	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%
Second Home	0.25%	0.25%	0.49%	0.70%	0.70%	1.23%	1.23%	1.23%
Investment Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%
Manufactured Housing	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%
3-4 Unit Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%
Employee Relocation	-0.10%	-0.10%	-0.14%	-0.25%	-0.25%	-0.35%	-0.35%	-0.35%
≥ 2 Borrowers/97% LTV	-0.18%	-0.20%	-0.20%	-0.20%	-0.21%	-0.22%	-0.23%	-0.27%
≥ 2 Borrowers/95% LTV	-0.14%	-0.14%	-0.14%	-0.16%	-0.16%	-0.17%	-0.19%	-0.25%
≥ 2 Borrowers/90% LTV	-0.10%	-0.10%	-0.10%	-0.10%	-0.11%	-0.11%	-0.12%	-0.15%
≥ 2 Borrowers/85% LTV	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%
DTI > 45%/97% LTV	0.38%	0.62%	0.76%	1.06%	1.24%	1.42%	1.60%	1.82%
DTI > 45%/95% LTV	0.35%	0.44%	0.57%	0.72%	1.00%	1.12%	1.27%	1.53%
DTI > 45%/90% LTV	0.28%	0.39%	0.50%	0.62%	0.75%	0.89%	1.01%	1.25%
DTI > 45%/85% LTV	0.11%	0.17%	0.22%	0.30%	0.38%	0.42%	0.44%	0.49%

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 of the loan term.

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

Include any mortgages for which the interest rate and/or principal and interest payment may change within the first five years of the loan term. Loans with potential or scheduled Negative Amortization 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](https://www.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 Arch MI **Account Manager** or call **877-642-4642**.