

Amortization Term > 25 Years

Loan to Value	Coverage	Fixed				Non-Fixed			
		760+	720-759	680-719	620-679	760+	720-759	680-719	620-679
90.01% to 95.00%	30%	2.07%	2.35%	3.29%	4.20%	2.91%	3.05%	4.27%	5.22%
	25%	1.93%	2.17%	2.94%	3.78%	2.66%	2.80%	3.78%	4.69%
	16%	1.68%	1.89%	2.52%	2.77%	2.14%	2.24%	2.98%	3.43%
85.01% to 90.00%	25%	1.54%	1.72%	2.17%	2.66%	2.28%	2.38%	2.87%	3.29%
	12%	1.19%	1.37%	1.54%	1.82%	1.68%	1.79%	2.00%	2.24%
85.00% and below	12%	0.98%	1.12%	1.33%	1.54%	1.23%	1.33%	1.58%	1.93%
	6%	0.87%	1.05%	1.19%	1.33%	1.09%	1.30%	1.47%	1.65%

Amortization Term ≤ 25 Years

Loan to Value	Coverage	Fixed				Non-Fixed			
		760+	720-759	680-719	620-679	760+	720-759	680-719	620-679
90.01% to 95.00%	30%	1.96%	2.17%	3.01%	3.81%	2.80%	2.87%	3.99%	4.83%
	25%	1.82%	1.99%	2.66%	3.39%	2.55%	2.62%	3.50%	4.30%
	16%	1.57%	1.71%	2.24%	2.38%	2.03%	2.06%	2.70%	3.04%
85.01% to 90.00%	25%	1.43%	1.54%	1.89%	2.27%	2.17%	2.20%	2.59%	2.90%
	12%	1.08%	1.19%	1.26%	1.45%	1.57%	1.61%	1.72%	1.85%
85.00% and below	12%	0.87%	0.94%	1.05%	1.15%	1.12%	1.15%	1.30%	1.54%
	6%	0.76%	0.87%	0.91%	0.94%	0.98%	1.12%	1.19%	1.26%

Minimum single-premium rate, after applying all adjustments, is 55 bps.

Single-Premium Adjustments	760+	720-759	680-719	620-679
Rate/Term Refinance	0.18%	0.35%	0.53%	1.05%
Cash-Out Refinance	0.63%	0.70%	0.88%	1.75%
Second Home	0.42%	0.49%	0.70%	1.23%
Investment Property	1.19%	1.33%	1.75%	2.63%
Manufactured Housing	0.63%	0.70%	1.05%	1.75%
3-4 Unit Owner-Occupied Property	1.19%	1.33%	1.75%	2.63%
Loan Amounts > \$650,000	0.70%	0.88%	1.40%	2.10%
Employee Relocation	-0.07%	-0.14%	-0.25%	-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 5 years.

### 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

### Loan Term Pricing Categories

Includes loans that fully amortize over periods greater than 25 years and not more than 40 years.

### ≤ 25-Year Mortgages

Loans in this category must fully amortize over a maximum of 25 years.

## Refunds

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

## Other Considerations

### Minimum Rate

The minimum premium rate, after applying all premium adjustments, is 55 basis points (0.55%).

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**.