

Rates are subject to individual state regulatory approval. Please check www.ugcorp.com/basic-rates-cu/ for state availability.

Amortization Term > 20 Years

Loan to Value	Coverage	Fixed									Non-Fixed								
		≥ 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	< 620	≥ 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	< 620
97% to 95.01%	35%	1.81%	2.50%	3.10%	3.57%	4.15%	5.23%	5.42%	6.53%	9.79%	2.53%	3.50%	4.33%	5.00%	5.82%	7.32%	7.59%	9.14%	13.71%
	25%	1.54%	2.13%	2.59%	2.97%	3.43%	4.32%	4.48%	5.39%	8.09%	1.92%	2.65%	3.11%	3.46%	4.00%	5.00%	5.19%	6.25%	9.37%
	18%	1.30%	1.91%	2.31%	2.63%	3.05%	3.83%	3.98%	4.79%	7.18%	1.82%	2.60%	2.77%	3.06%	3.55%	4.44%	4.61%	5.55%	8.32%
95% to 90.01%	30%	1.42%	2.01%	2.49%	2.88%	3.34%	4.20%	4.36%	5.25%	7.88%	1.78%	2.52%	3.11%	3.60%	4.18%	5.26%	5.46%	6.57%	9.85%
	25%	1.38%	1.83%	2.39%	2.72%	3.15%	3.97%	4.12%	4.95%	7.43%	1.72%	2.28%	2.99%	3.40%	3.94%	4.96%	5.15%	6.19%	9.29%
	16%	1.12%	1.44%	2.02%	2.29%	2.66%	3.35%	3.47%	4.18%	6.27%	1.40%	1.80%	2.52%	2.86%	3.32%	4.19%	4.34%	5.23%	7.84%
90% to 85.01%	25%	1.03%	1.38%	1.74%	2.04%	2.31%	2.91%	3.02%	3.63%	5.44%	1.29%	1.73%	2.61%	2.75%	2.89%	3.63%	3.77%	4.54%	6.80%
	12%	0.71%	1.10%	1.46%	1.72%	1.95%	2.45%	2.54%	3.06%	4.59%	0.89%	1.37%	1.83%	2.16%	2.44%	3.07%	3.18%	3.83%	5.75%
85% and below	12%	0.69%	0.74%	0.85%	0.89%	1.05%	1.21%	1.26%	1.52%	2.28%	0.86%	0.92%	1.07%	1.11%	1.31%	1.52%	1.57%	1.89%	2.84%
	6%	0.53%	0.57%	0.66%	0.69%	0.81%	0.94%	0.97%	1.17%	1.76%	0.66%	0.71%	0.82%	0.86%	1.01%	1.17%	1.22%	1.46%	2.19%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Amortization Term ≤ 20 Years

Loan to Value	Coverage	Fixed									Non-Fixed								
		≥ 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	< 620	≥ 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	< 620
97% to 95.01%	35%	1.72%	2.39%	3.00%	3.43%	4.00%	5.00%	5.19%	6.25%	9.37%	2.45%	3.39%	4.24%	4.86%	5.66%	7.09%	7.36%	8.86%	13.29%
	25%	1.46%	2.02%	2.50%	2.82%	3.26%	4.10%	4.25%	5.12%	7.68%	1.84%	2.54%	3.02%	3.32%	3.83%	4.79%	4.97%	5.98%	8.97%
	18%	1.21%	1.78%	2.18%	2.41%	2.80%	3.51%	3.65%	4.39%	6.58%	1.73%	2.52%	2.66%	2.88%	3.35%	4.18%	4.34%	5.22%	7.83%
95% to 90.01%	30%	1.32%	1.87%	2.35%	2.70%	3.14%	3.93%	4.08%	4.91%	7.36%	1.68%	2.38%	2.97%	3.42%	3.97%	4.98%	5.17%	6.22%	9.33%
	25%	1.25%	1.66%	2.25%	2.53%	2.93%	3.68%	3.82%	4.59%	6.89%	1.59%	2.12%	2.85%	3.21%	3.73%	4.67%	4.85%	5.83%	8.75%
	16%	1.00%	1.29%	1.88%	2.11%	2.44%	3.01%	3.13%	3.76%	5.64%	1.28%	1.65%	2.38%	2.68%	3.11%	3.85%	4.00%	4.81%	7.22%
90% to 85.01%	25%	0.92%	1.23%	1.57%	1.85%	2.09%	2.60%	2.70%	3.25%	4.88%	1.18%	1.58%	2.44%	2.56%	2.67%	3.33%	3.46%	4.16%	6.24%
	12%	0.61%	0.95%	1.32%	1.50%	1.69%	2.08%	2.16%	2.60%	3.89%	0.79%	1.22%	1.69%	1.93%	2.18%	2.70%	2.80%	3.37%	5.05%
85% and below	12%	0.59%	0.63%	0.74%	0.75%	0.88%	0.98%	1.02%	1.23%	1.84%	0.76%	0.81%	0.96%	0.97%	1.14%	1.29%	1.34%	1.61%	2.41%
	6%	0.44%	0.47%	0.57%	0.58%	0.67%	0.73%	0.76%	0.92%	1.37%	0.57%	0.61%	0.73%	0.74%	0.87%	0.97%	1.00%	1.21%	1.81%

■ 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	< 620
Cash-out Refinance	0.57%	0.57%	0.80%	1.14%	1.14%	1.48%	1.48%	1.48%	NA
Investment Property	1.37%	1.37%	1.53%	2.01%	2.01%	3.02%	3.02%	3.02%	NA
3-4 Unit Owner-Occupied Property	1.37%	1.37%	1.53%	2.01%	2.01%	3.02%	3.02%	3.02%	NA
Manufactured Housing	0.57%	0.57%	0.80%	1.14%	1.14%	1.48%	1.48%	1.48%	2.22%
Rate/Term Refinance	0.00%	0.00%	0.00%	0.64%	0.64%	1.27%	1.27%	1.27%	1.90%
Employee Relocation	-0.09%	-0.09%	-0.13%	-0.22%	-0.22%	-0.32%	-0.32%	-0.32%	-0.48%
Second Home	0.29%	0.29%	0.59%	0.84%	0.84%	1.48%	1.48%	1.48%	2.22%
> 45% DTI	95.01%-97% LTV	0.72%	0.72%	0.88%	1.22%	1.43%	1.62%	1.81%	2.99%
	90.01%-95% LTV	0.53%	0.53%	0.67%	0.85%	1.19%	1.32%	1.49%	2.61%
	85.01%-90% LTV	0.49%	0.49%	0.62%	0.76%	0.91%	1.07%	1.21%	2.27%
	85% LTV and below	0.23%	0.23%	0.29%	0.35%	0.50%	0.54%	0.61%	1.01%
≥ 2 Borrowers	95.01%-97% LTV	-0.17%	-0.17%	-0.17%	-0.18%	-0.18%	-0.19%	-0.20%	-0.38%
	90.01%-95% LTV	-0.12%	-0.12%	-0.12%	-0.13%	-0.14%	-0.14%	-0.16%	-0.33%
	85.01%-90% LTV	-0.08%	-0.08%	-0.08%	-0.08%	-0.09%	-0.09%	-0.10%	-0.20%
	85% LTV and below	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.05%

Minimum Rate: 0.45%.

Less than 620 credit score applies only to multi-borrower loans that have received a Desktop Underwriter® (DU®) Approve/Eligible recommendation and meet Arch MI EZ Decisioning™ requirements.

Single Premium Notes

Premium Plans

Single Premium

A one-time premium paid at loan closing.

BPMI (Borrower-Paid Mortgage Insurance)

Borrower-paid mortgage insurance premiums are collected by the servicer from the borrowers.

Loan Program Pricing Categories

Fixed-Rate Mortgages

Feature level interest rates for at least the first 5 years.

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

Feature interest rates that have the potential to change within a period less than 5 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

If MI coverage is canceled due to the requirements of the Homeowners Protection Act of 1998 ("HPA") or applicable state law, a refund of unearned premium will be provided as provided for in the HPA. For non-HPA cancellations, a premium refund is available for the first 3 years of the loan and the refund amount will be determined by the applicable cancellation schedule.

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at www.ugcorp.com/underwriting/credit-unions/.

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**.