Maui Teachers Federal Credit Union

August 14, 2026

Conforming

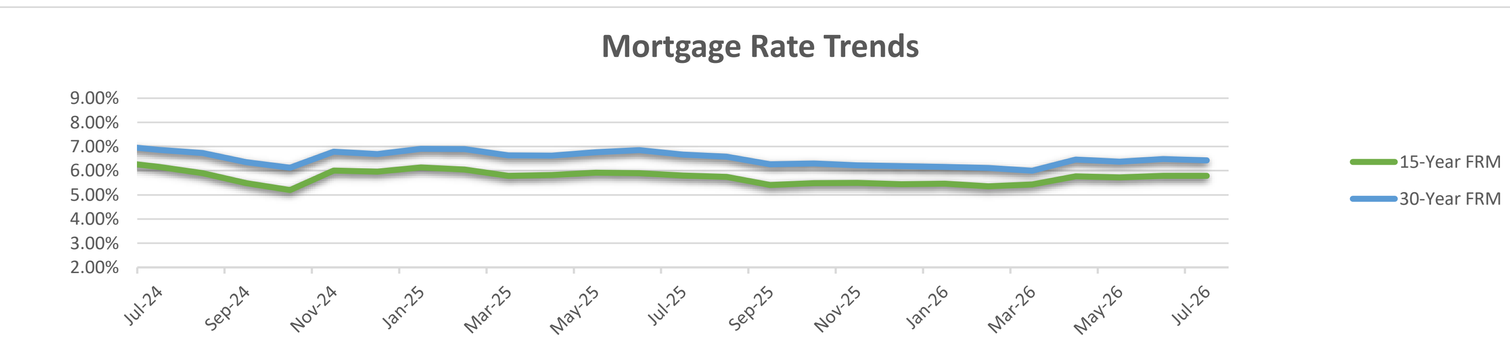
Program	Rate (1)	Points	P&I per $100,000 (2)	APR (3)	Max 1st Adj	Max 1st Adj Pmt
30 Year Fixed Rate	6.750%	0.000	$648.60	6.883%	N/A	N/A
30 Year Fixed Rate	6.490%	1.000	$631.41	6.719%	N/A	N/A
20 Year Fixed Rate	6.750%	0.000	$760.36	6.925%	N/A	N/A
20 Year Fixed Rate	6.490%	1.000	$744.98	6.792%	N/A	N/A
15 Year Fixed Rate	6.250%	0.000	$857.42	6.461%	N/A	N/A
15 Year Fixed Rate	5.990%	1.000	$843.32	6.358%	N/A	N/A

Government

Program	Rate (1)	Points	P&I per $100,000 (2)	APR (3)	Max 1st Adj	Max 1st Adj Pmt
FHA 30 Year Fixed Rate	6.750%	0.000	$648.60	7.071%	N/A	N/A
FHA 30 Year Fixed Rate	6.490%	1.000	$631.41	6.906%	N/A	N/A
VA 30 Yr Fixed	6.375%	0.000	$623.87	6.496%	N/A	N/A
VA 30 Yr Fixed	6.000%	1.000	$599.55	6.213%	N/A	N/A

Specialty - Call for Pricing

Program	Description
First-Time Buyer / DPA	Specialized Down Payment Assistance Programs for First-Time Homebuyers
Within Reach DPA Fixed 30	Conventional 30 year fixed with Down Payment Assistance
Reverse Mortgage	Senior program to take equity out of their home



Maui Teachers Federal Credit Union
2145 Wells Street, Suite 101
Wailuku, HI 96793

https://www.mauiteachersfcu.com/
Apply By Phone: (866) 387-7999
NMLS #807213
Online Application

Rates effective 08/14/2026 are subject to change without notice and quoted using the following assumptions:

1. Disclosed start rate and margin is based on optimal underwriting criteria and does not include loan level price / rate adjustments.
2. Payment examples do not include cost of property taxes, insurance or mortgage insurance. Actual payment obligation will be greater than monthly principal and interest only payment.
3. APR = Annual Percentage Rate. All loan programs, rates, APR, points and terms listed are subject to change without notice. APR's are based on an Owner Occupied Single Family Dwelling with credit score of 780 locked for 30 days. Conforming and Government programs reflect a $320,000 purchase and $240,000 loan amount.
Rates and fees are subject to Loan Level Pricing Adjustments based on borrower and property qualifications and guidelines.

Additional Notes:

** Applicants must meet and provide documentation for all loan program and investor guidelines.*
** The Federal Housing Finance Agency (FHFA) publishes annual conforming loan limits that apply to all conventional loans delivered to Fannie Mae. These include baseline and high-cost area loan limits; high-cost areas vary by geographic location. (Maui County): 1 Unit - $832,750 | 2 Units - $1,066,250 | 3 Units - $1,288,800 | 4 Units - $1,601,750*
** HUD FHA County Loan Limits can be found (Here)*