

OWNER OCCUPIED LINES OF CREDIT	Maximum Loan-to-Value ¹	Available Terms	Annual Percentage Rate ² (APR)	Estimated Minimum Monthly Payment
--------------------------------	------------------------------------	-----------------	---	-----------------------------------

EquityFlexSM Line of Credit

Up to 80% LTV	10-year draw period, 20-year repayment period	6.75% - 7.25% Variable APR	1.5% of outstanding balance or \$25, whichever is greater ³
80.01% - 100% LTV	10-year draw period, 20-year repayment period	8.75% - 9.25% Variable APR	1.5% of outstanding balance or \$25, whichever is greater ³

EquityFlexSM Interest Only Line of Credit

Up to 80% LTV	10-year draw period, 20-year repayment period	6.75% - 7.25% Variable APR	Accrued interest on balance owed or \$25, which ever is greater ³
---------------	---	----------------------------	--

OWNER OCCUPIED FIXED PORTIONS	Maximum Loan-to-Value ¹	Available Terms	Annual Percentage Rate (Fixed)	Estimated Minimum Monthly Payment
-------------------------------	------------------------------------	-----------------	--------------------------------	-----------------------------------

EquityFlexSM Fixed Portion Option⁶

Up to 80% LTV	5 - 20 years ⁴	7.00% - 7.75% ⁵	\$324.96 based on a 15-year, \$35,000 portion at 7.50% APR
80.01% - 100% LTV	10 - 15 years ⁴	10.25% - 10.50% ⁵	\$218.89 based on a 15-year, \$20,000 portion at 10.50% APR

EquityFlexSM Fixed Portion Option- in first lien position⁶

Up to 80% LTV	5 - 20 years ⁴	6.00% - 6.75% ⁵	\$305.67 based on a 15-year, \$35,000 portion at 6.50% APR
---------------	---------------------------	----------------------------	--

NON-OWNER OCCUPIED OPTIONS	Maximum Loan-to-Value ¹	Available Terms	Annual Percentage Rate	Estimated Minimum Monthly Payment
----------------------------	------------------------------------	-----------------	------------------------	-----------------------------------

Non-Owner Occupied EquityFlexSM Line of Credit

Up to 65% LTV	10-year draw period, 20-year repayment period	9.00% - 9.50% Variable APR ²	1.5% of outstanding balance or \$25, whichever is greater ³
---------------	---	---	--

Non-Owner Occupied Fixed Portion Option⁶

Up to 65% LTV	10 - 20 years ⁴	9.50% - 10.00% Fixed APR ⁵	\$366.19 based on a 15-year, \$35,000 portion at 10.00% APR
---------------	----------------------------	---------------------------------------	---

OnPoint Rewards Discount. Borrowers who are eligible for OnPoint Rewards receive 0.25% off of the interest rate for fixed rate portions of EquityFlex loans when converted. The discount does not apply to the variable rate. Qualification terms and conditions apply. Please see an OnPoint representative or visit onpointcu.com for more information about eligibility.

Solar Panel Discount. Fixed Portion Options with proceeds used to purchase solar panels receive a 0.25% discount off stated APR. The discount does not apply to Streamline First Lien Fixed Portion Option or existing OnPoint EquityFlex fixed portions. A review of the purchase order or invoice is required to qualify. The discount applies to invoice/purchase order amount, not to exceed \$12,000.

For important lending terms and conditions, please see page 2.





Home Equity Lending Rates and Disclosures

Effective: May 01, 2026

IMPORTANT TERMS AND CONDITIONS

EquityFlex Lines of Credit have a maximum 30-year term with a 10-year draw period and a 20-year repayment period. All EquityFlex Lines of Credit include a \$75 Annual Fee during the draw period, which is waived the first year. There is no Annual Fee during the repayment period. Property insurance is always required and flood insurance is required where necessary. Certain property types are not eligible collateral. Borrower pays closing costs and third party fees, which range between \$125 - \$2500 (estimate). This includes flood certification, appraisal, title insurance, lien and encumbrance report, lien recording fee, and escrow fees if required. Upon payoff/closure, there will be a Deed of Trust reconveyance fee. Please refer to the Personal Fee Schedule at the time of payoff/closure for the current amount due.

¹Loan approval is subject to credit approval and program guidelines. Maximum loan to value, maximum amount financed, and applicable margin are subject to equity value and OnPoint's credit and underwriting requirements. Maximum amount for fixed portions are determined by the EquityFlex Line of Credit limit. For EquityFlex Line of Credit with LTV over 80%, the amount financed may not exceed \$50,000. For EquityFlex Interest Only Line of Credit, the amount financed may not exceed \$150,000.

²EquityFlex Line of Credit rates are variable and based on *The Wall Street Journal* Prime Rate plus a margin of 0% - 2.75%, depending on occupancy, LTV, and creditworthiness. The APR will vary with the Prime Rate. Rates are subject to change without notice. The Prime Rate is subject to adjustment on the 21st day of each month based on the Prime Rate published in *The Wall Street Journal* on the 10th day of the month (or the next business day if the 10th falls on a weekend).

³Estimated minimum monthly payment is for the draw period only. The repayment period is subject to change.

⁴Not to exceed 30 years from the origination date of EquityFlex Line of Credit.

⁵OnPoint's fixed rates are subject to change without notice.

⁶You may convert all or a portion of your outstanding variable-rate EquityFlex Line of Credit balance to a fixed rate balance resulting in fixed monthly payments at a fixed interest rate. The APR will be set equal to the standard EquityFlex Fixed Portion rate at the time of conversion. The fixed portion amount must be at least \$5,000 and no more than the total existing line of credit limit. There is no fee to convert a line of credit to a fixed portion or to convert a fixed portion back to a line of credit.