MORTGAGE LOAN RATE SHEET

EFFECTIVE: 10/14/2026

American Airlines Credit Union

P.O. Box 619001 , MD 2100
DFW Airport, Texas 75261-9001
(800) 533-0035 Ext. 4202
AACreditUnion.org

MORTGAGE RATES AND APRs ARE SUBJECT TO CHANGE WITHOUT NOTICE.
To receive the most current rates, contact your Credit Union representative.

ADJUSTABLE RATE MORTGAGES (ARM)

Product & Term	Adjustment Schedule & Loan Amount	Discount Points	Rate	APR^
First Time Homebuyer 5/1 ARM (30 yr)	**Fixed for 5 years, then adjusts annually**	**0.000**	**6.250%**	**6.945%**
5/1 ARM (15 yr)	**Fixed for 5 years, then adjusts annually**	**0.000**	**6.250%**	**6.872%**
5/1 ARM (15 yr)	Up to $832,750*	0.500	6.125%	6.876%
5/1Jumbo (15 yr)	>$832,750*	0.375	6.000%	6.657%
5/1 ARM (30 yr)	**Fixed for 5 years, then adjusts annually**	**0.000**	**6.375%**	**7.082%**
5/1 ARM (30 yr)	Up to $832,750*	0.500	6.250%	7.080%
5/1Jumbo (30 yr)	>$832,750*	0.375	6.125%	6.942%
7/1 ARM (30 yr)	**Fixed for 7 years, then adjusts annually**	**0.000**	**6.500%**	**7.028%**
7/1 ARM (30 yr)	Up to $832,750*	0.500	6.375%	7.011%
7/1Jumbo (30 yr)	>$832,750*	0.375	6.250%	6.859%
10/1 ARM (30 yr)	**Fixed for 10 years, then adjusts annually**	**0.000**	**6.625%**	**6.985%**
10/1 ARM (30 yr)	Up to $832,750*	0.500	6.500%	6.951%
10/1 Jumbo (30 yr)	>$832,750*	0.375	6.375%	6.780%

FIXED-RATE MORTGAGES

Product & Term	Loan Amounts	Discount Points	Rate	APR^
First Time Homebuyer 30 Yr Fixed	**Up to $832,750***	**0.000**	**7.000%**	**7.117%**
30 Yr Fixed	**Up to $832,750***	**0.000**	**7.250%**	**7.370%**
30 Yr Fixed	Up to $832,750*	1.000	7.000%	7.218%
30 Yr Fixed Jumbo	>$832,750*	0.500	6.875%	6.963%
15 Yr Fixed	**Up to $832,750***	**0.000**	**6.875%**	**7.063%**
15 Yr Fixed	Up to $832,750*	1.000	6.625%	6.973%
15 Yr Fixed Jumbo	>$832,750*	0.500	6.500%	6.639%

FIRST MORTGAGE LTV RATE ADJUSTMENTS

Loan Amount	Standard LTV	Max LTV	LTV Rate Increases
Primary Residence			
Purchase and Rate/Term Refinances			
$0 - $832,750*	95%	97%	**N/A**
>$832,750*	95%	95%	**N/A**
Cash-out Refinances			
1 - 2 Family Units	65%	80%	65.01 - 80%: **add .125%**
3 - 4 Family Units	65%	75%	65.01 - 75%: **add .125%**

Loan Amount	Standard LTV	Max LTV	Rate Increases
Investment (15 year Terms Only)			
Purchase and Rate/Term Refinances			
$0 - $832,750*	80%	80%	**Add .375%**
>$832,750*	80%	80%	**Add .375%**
Cash-out Refinances			
1 - 2 Family Units	70%	70%	**Add .500%**
3 - 4 Family Units	70%	70%	**Add .500%**

Loan-to-Value (LTV) Details:
First Time Homebuyer Program has a maximum LTV of 97% CO-OP Property Loans have LTV restrictions. Please contact a mortgage loan officer for rates and terms.

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EQUAL HOUSING LENDER

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CREDIT UNION EXISTING MORTGAGES

Streamline/Internal Refinances may be subject to higher rates. Please contact a mortgage loan officer for rates & terms.

INVESTMENT PROPERTY MORTGAGES

Investment Properties may be subject to higher rates. Please contact a mortgage loan officer for rates & terms.

RATE MODIFICATION REQUESTS

Modifications may be subject to higher rates. Please contact the Mortgage Servicing Department for rates & fees.

TERMS & CONDITIONS (Applies to all products)	
Rates	*Conforming limit as set by U.S. Federal Housing (FHFA). This includes baseline and high-cost area loan limits; high-cost areas vary by geographic location and can vary by number of units.
	Jumbo loan programs are based on the financed loan amount of over $832,750*
	Rates and points can be locked only after your application is complete and the signed rate lock agreement is returned.
Loan Fees	There is no application fee to apply for a loan. All closing costs will be disclosed at the time of application.

DISCLOSURES

^APR is the Annual Percentage Rate and is accurate as of the effective date above. Rates are subject to change without notice. To receive the most current rates, please contact your Credit Union representative.

Loans are subject to American Airlines Federal Credit Union lending guidelines and credit approval. Rates are based on creditworthiness, so your rate after application may differ based on several factors including, but not limited to, loan type, loan purpose, loan amount, occupancy type, property type, loan to value, and your credit score. Rates and information given herein are neither a commitment by the Credit Union to make you a loan nor a guarantee that you will receive these rates or terms if you are approved for a loan. To receive any advertised product you must become a member of the Credit Union by opening a share account. Loans above 80% LTV may require Private Mortgage Insurance (PMI). Rates and points can only be locked upon receipt of a completed Rate Lock Agreement and non-refundable processing fee. Other restrictions may apply.

Rates displayed are available only in conjunction with a conforming first mortgage (up to $832,750) and based upon a property value of $125,000, a down payment of 20%, and a loan amount of $100,000.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Fixed Term Mortgages

15-Year Fixed Mortgage Payment Example: The information provided assumes the purpose of the loan is to purchase an existing single family home to be used as a primary residence, with a loan amount of $100,000, an estimated property value of $125,000 located in Tarrant County, Texas, and 1 discount point paid. At a 6.625% interest rate, the APR for this loan type is 6.973%. The monthly principal and interest payment, exclusive of any required escrow for taxes and insurance, would be 179 payments of $877.99 and 1 payment of $877.99. Your actual monthly payments may be higher due to amounts for real estate taxes and insurance premiums.

30-Year Fixed Mortgage Payment Example: The information provided assumes the purpose of the loan is to purchase an existing single family home to be used as a primary residence, with a loan amount of $100,000, an estimated property value of $125,000 located in Tarrant County, Texas, and 1 discount point paid. At a 7.000% interest rate, the APR for this loan type is 7.218%. The monthly principal and interest payment, exclusive of any required escrow for taxes and insurance, would be 359 payments of $665.30 and 1 payment of $668.28. Your actual monthly payments may be higher due to amounts for real estate taxes and insurance premiums.

Adjustable Rate Mortgages

The APR can increase or decrease on adjustable rate mortgages. The APR information provided is for a 5/1 ARM (30 Year) mortgage product. This type of loan has a fixed APR for five (5) years and then the APR adjusts annually. Each APR adjustment has a maximum two (2) percentage points up or down and will never exceed six (6) percentage points above or below the initial APR with a minimum floor of 3%. When the APR adjusts, your new APR will be the then current index plus a margin of 2.75% rounded to the nearest 1/8%, as long as it does not exceed the 2% adjustment cap. The current index is the rate of the 1 year constant maturity Treasury bill rate effective approximately 45 days prior to the rate adjustment.

5/1 ARM (30-Year) Mortgage Payment Example: The information provided assumes the purpose of the loan is to purchase an existing single family home to be used as a primary residence, with a loan amount of $100,000, an estimated property value of $125,000 located in Tarrant County, Texas, and 1/2 discount point paid. Therefore, on a $100,000 5/1 ARM (30-Year) mortgage with an initial interest rate of 6.250% and an APR of 7.080%, where the interest rate adjusts annually with a maximum of 2% points up or down and will never exceed 6% points above or below the initial APR, a payment example would be as follows based on a fully capped interest rate over the life of the loan:

Period of Payment	Interest Rate	Payment Amount
Years 1 – 5	6.250%	$615.72
Year 6	8.250%	$751.27
Year 7	10.250%	$896.10
Years 8 – 30	12.250%	$1,047.90

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