

Credit Union Lender-Paid Mortgage Insurance

Effective Date: March 19, 2018¹

LPMI

Primary Residence, Purchase, Greater than 25 years, Non-Refundable

Single ²		Fixed Level payments for the first 5 years							Non-Fixed Actual or potential payment changes during the first 5 years						
LTV	Coverage	≥740	720-739	700-719	680-699	660-679	640-659	620-639	≥740	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	2.45%	2.75%	2.75%	3.45%	3.45%	4.75%	4.75%	2.65%	3.40%	3.40%	4.15%	4.15%	6.15%	6.15%
	30%	2.15%	2.40%	2.40%	3.05%	3.05%	4.15%	4.15%	2.35%	3.10%	3.10%	3.60%	3.60%	5.30%	5.30%
	25%	1.85%	2.05%	2.05%	2.55%	2.55%	3.50%	3.50%	2.00%	2.75%	2.75%	3.15%	3.15%	4.50%	4.50%
	18%	1.40%	1.55%	1.55%	1.95%	1.95%	2.60%	2.60%	1.50%	2.05%	2.05%	2.50%	2.50%	3.30%	3.30%
95% to 90.01%	30%	1.85%	2.10%	2.10%	2.70%	2.70%	3.73%	3.73%	2.20%	2.55%	2.55%	3.40%	3.40%	5.00%	5.00%
	25%	1.60%	1.70%	1.70%	2.30%	2.30%	3.15%	3.15%	1.85%	2.15%	2.15%	2.85%	2.85%	4.20%	4.20%
	18%	1.30%	1.40%	1.40%	1.75%	1.75%	2.35%	2.35%	1.40%	1.80%	1.80%	2.30%	2.30%	3.10%	3.10%
	16%	1.25%	1.35%	1.35%	1.70%	1.70%	2.10%	2.10%	1.30%	1.65%	1.65%	2.20%	2.20%	2.80%	2.80%
90% to 85.01%	25%	1.20%	1.25%	1.25%	1.65%	1.65%	2.05%	2.05%	1.40%	1.53%	1.53%	2.00%	2.00%	2.75%	2.75%
	17%	1.05%	1.10%	1.10%	1.35%	1.35%	1.80%	1.80%	1.20%	1.25%	1.25%	1.70%	1.70%	2.15%	2.15%
	12%	0.90%	0.95%	0.95%	1.20%	1.20%	1.45%	1.45%	0.95%	1.05%	1.05%	1.45%	1.45%	1.60%	1.60%
85% and under	17%	0.95%	1.00%	1.00%	1.20%	1.20%	1.30%	1.30%	1.00%	1.05%	1.05%	1.25%	1.25%	1.70%	1.70%
	12%	0.80%	0.90%	0.90%	1.00%	1.00%	1.15%	1.15%	0.90%	0.95%	0.95%	1.15%	1.15%	1.40%	1.40%
	6%	0.60%	0.65%	0.65%	0.80%	0.80%	0.85%	0.85%	0.65%	0.70%	0.70%	0.85%	0.85%	0.90%	0.90%

Adjustments	Single										
	All LTV							≤85%	85.01-90%	90.01-95%	95.01-97%
	≥740	720-739	700-719	680-699	660-679	640-659	620-639	≥620			
25 Years and Under	See LTV table to the right							-.10%	-.20%	-.40%	-.60%
Cash-out Refinance	+.35%	+.45%	N/A	N/A	N/A	N/A	N/A				
Investment Property	+1.40%	+1.40%	+1.75%	+1.75%	N/A	N/A	N/A				
3- to 4-Unit Property	+1.40%	+1.40%	+1.75%	+1.75%	+2.63%	+2.63%	+2.63%				
Manufactured Housing	+.67%	+.74%	+1.11%	+1.11%	+1.85%	+2.96%	+2.96%				
Rate & Term Refinance	+.20%	+.25%	+.30%	+.35%	+.50%	+.67%	+.67%				
Relocation	-.25%	-.25%	-.25%	-.25%	-.25%	-.25%	-.25%				
Second Home	+.35%	+.45%	+.50%	+.55%	+.75%	+.97%	+.97%				

¹ See Rate Availability by State on our [website](#) for state eligibility

² Minimum Single rate = .50%

Rates are subject to additional information located at [Rate Card Notes](#)

Rates may also be located at [MI Rate Finder](#)



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