

Credit Union Member-Paid Mortgage Insurance

Effective Date: November 1, 2021¹

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Single ^{2,3}		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	1.58%	2.19%	2.75%	3.18%	3.68%	4.65%	4.93%	5.96%	8.94%	1.98%	2.75%	4.00%	4.61%	5.35%	6.09%	6.47%	7.81%	11.72%	
	25%	1.36%	1.88%	2.31%	2.65%	3.06%	3.86%	4.10%	4.95%	7.43%	1.71%	2.36%	3.24%	3.75%	4.32%	4.89%	5.19%	6.27%	9.41%	
	18%	1.15%	1.69%	1.77%	2.25%	2.55%	2.93%	3.11%	3.75%	5.63%	1.43%	2.12%	2.23%	2.81%	3.21%	3.65%	3.87%	4.67%	7.01%	
95% to 90.01%	30%	1.22%	1.73%	2.16%	2.52%	2.92%	3.69%	3.91%	4.72%	7.08%	1.53%	2.17%	2.70%	3.15%	3.65%	4.61%	4.89%	5.91%	8.87%	
	25%	1.20%	1.59%	2.11%	2.41%	2.79%	3.52%	3.74%	4.51%	6.77%	1.50%	1.99%	2.64%	3.00%	3.48%	4.41%	4.67%	5.64%	8.46%	
	16%	0.96%	1.26%	1.65%	1.81%	1.98%	2.27%	2.41%	2.91%	4.37%	1.21%	1.58%	2.06%	2.27%	2.48%	2.84%	3.01%	3.64%	5.46%	
90% to 85.01%	25%	0.87%	1.16%	1.48%	1.75%	1.99%	2.50%	2.65%	3.20%	4.80%	1.08%	1.45%	1.85%	2.19%	2.49%	3.12%	3.31%	4.00%	6.00%	
	12%	0.59%	0.74%	0.89%	1.05%	1.20%	1.50%	1.59%	1.92%	2.88%	0.74%	0.93%	1.12%	1.32%	1.50%	1.88%	1.99%	2.41%	3.62%	
85% and under	12%	0.47%	0.54%	0.64%	0.71%	0.85%	1.00%	1.06%	1.27%	1.91%	0.59%	0.68%	0.81%	0.90%	1.07%	1.25%	1.32%	1.60%	2.40%	
	6%	0.43%	0.50%	0.59%	0.65%	0.78%	0.91%	0.96%	1.16%	1.74%	0.54%	0.62%	0.74%	0.82%	0.98%	1.13%	1.21%	1.45%	2.18%	

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Single ^{2,3}		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	1.01%	1.69%	2.12%	2.32%	3.39%	4.27%	4.55%	5.49%	8.24%	1.27%	2.12%	2.65%	2.90%	4.24%	5.55%	6.08%	7.34%	11.01%	
	25%	0.95%	1.45%	1.70%	1.93%	2.76%	3.46%	3.69%	4.45%	6.68%	1.19%	1.82%	2.13%	2.42%	3.46%	4.49%	4.78%	5.78%	8.67%	
	18%	0.81%	1.11%	1.26%	1.46%	2.03%	2.56%	2.72%	3.29%	4.94%	1.01%	1.40%	1.58%	1.83%	2.54%	3.26%	3.48%	4.20%	6.30%	
95% to 90.01%	30%	0.81%	1.51%	1.72%	1.88%	2.45%	3.15%	3.55%	4.29%	6.44%	1.02%	1.88%	2.15%	2.36%	3.06%	3.94%	4.53%	5.47%	8.21%	
	25%	0.80%	1.39%	1.60%	1.81%	2.25%	2.87%	3.35%	4.05%	6.08%	1.00%	1.73%	2.00%	2.27%	2.82%	3.59%	4.28%	5.18%	7.77%	
	16%	0.68%	0.97%	1.07%	1.18%	1.35%	1.80%	2.07%	2.50%	3.75%	0.85%	1.22%	1.34%	1.47%	1.70%	2.25%	2.67%	3.23%	4.85%	
90% to 85.01%	25%	0.59%	0.95%	1.10%	1.21%	1.67%	2.12%	2.26%	2.73%	4.10%	0.74%	1.19%	1.38%	1.52%	2.09%	2.74%	2.93%	3.53%	5.30%	
	12%	0.45%	0.53%	0.61%	0.70%	0.87%	1.17%	1.25%	1.51%	2.27%	0.56%	0.66%	0.76%	0.88%	1.08%	1.46%	1.65%	1.99%	2.99%	
85% and under	12%	0.38%	0.41%	0.48%	0.52%	0.61%	0.68%	0.75%	0.95%	1.43%	0.48%	0.52%	0.60%	0.65%	0.76%	0.85%	0.94%	1.27%	1.91%	
	6%	0.34%	0.39%	0.45%	0.49%	0.55%	0.65%	0.69%	0.87%	1.31%	0.46%	0.50%	0.57%	0.60%	0.74%	0.83%	0.89%	1.11%	1.67%	

Adjustments		Single										
		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620		
Cash-out Refinance		+ .54%	+ .60%	+ .70%	N/A	N/A	N/A	N/A	N/A	N/A		
Investment Property		+ 1.02%	+ 1.19%	+ 1.33%	+ 1.50%	+ 1.75%	N/A	N/A	N/A	N/A		
Manufactured Housing		+ .54%	+ .60%	+ .70%	+ .85%	+ 1.05%	+ 1.50%	+ 1.65%	+ 1.80%	+ 2.70%		
Relocation		- .10%	- .10%	- .14%	- .25%	- .25%	- .35%	- .35%	- .35%	- .53%		
Second Home		+ .36%	+ .39%	+ .49%	+ .60%	+ .70%	+ 1.23%	+ 1.27%	+ 1.35%	+ 2.03%		
3- to 4-Unit Property		+ 1.02%	+ 1.19%	+ 1.33%	+ 1.50%	+ 1.75%	+ 1.90%	+ 2.00%	+ 2.63%	+ 3.95%		
> 45% DTI	95.01%–97% LTV	+ .38%	+ .62%	+ .76%	+ 1.06%	+ 1.24%	+ 1.42%	+ 1.60%	+ 1.82%	+ 2.73%		
	90.01%–95% LTV	+ .35%	+ .44%	+ .57%	+ .72%	+ 1.00%	+ 1.12%	+ 1.27%	+ 1.53%	+ 2.30%		
	85.01%–90% LTV	+ .28%	+ .39%	+ .50%	+ .62%	+ .75%	+ .89%	+ 1.01%	+ 1.25%	+ 1.87%		
	85% LTV and under	+ .11%	+ .17%	+ .22%	+ .30%	+ .38%	+ .42%	+ .44%	+ .49%	+ .73%		
≥ 2 Borrowers	95.01%–97% LTV	- .18%	- .20%	- .20%	- .20%	- .21%	- .22%	- .23%	- .27%	- .40%		
	90.01%–95% LTV	- .14%	- .14%	- .14%	- .16%	- .16%	- .17%	- .19%	- .25%	- .37%		
	85.01%–90% LTV	- .10%	- .10%	- .10%	- .10%	- .11%	- .11%	- .12%	- .15%	- .23%		
	85% LTV and under	- .03%	- .03%	- .03%	- .03%	- .04%	- .04%	- .04%	- .04%	- .06%		

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

² Minimum Single rate = .30%

³ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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



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