



P.O. Box 8849 ■ Corpus Christi, TX. 78468 ■ 361-980-8203 ■ 1-800-881-5991 ■ Fax (361) 980-9665

June 01, 2024 LOAN RATES & TERMS

SHARED SECURED Term:

up to 48 Months

SECURED LOANS

Autos, Boats, Motorcycles
Recreational Vehicles

Rate:

6.00%

Term: up to 48 **Rate:**

Months 49-60 5.75% - 17.25%

Months 61-75 7.25% - 17.25%

Months 76-84 7.50% - 17.25%

Months **85-120 9.25% - 13.50%

Months 10.50% -13.25%

UNSECURED LOANS

Term:

Rate:

up to 60 Months

11.49%-17.25%

** Terms in excess of 84 Months apply
to new and used recreational vehicles.

Platinum Card

Intro rate: 4.99% for 6 mos.

Rate: 8.99%-13.99%

Classic Card

Intro rate: 9.99% for 6 mos.

Rate: 14.99%-15.99%

SHARE CERTIFICATE / SECURED LOANS:

up to 36 Months / share certificate +2.00%

LINE OF CREDIT:

Rate: 11.49%-17.25%

REAL ESTATE:

Purchase/Refinance

Term:	Rate:	APRs
120-360 Mos	6.50%-10.875%	6.82% -11.041%

Jumbo Loans (\$1,000,000-\$1,599,999)

120-360 Mos 6.90%-11.50% 7.22% - 11.76%

Super Jumbo (\$1,600,000+)

120-360 Mos 7.60%-11.00% 7.96% - 11.25%

All rates and terms subject to change without notice.

Home Equity/2nd Home/Vacation Home

Term:	Rate:	APRs
60-240 Mos	6.75%-12.25%	7.32% - 12.49%

Land/Lots

60-180 Mos 7.75%-11.25% 8.32% - 11.521%

Investment Property

60-180 Mos 7.50%-11.75% 8.075% - 12.046%

REAL ESTATE LOANS

Intro and Fixed APRs* listed are the Credit Union's standard rates. Rates may vary depending on each borrower's credit history and underwriting factors.

The Purchase and Refinance Loan (Not Cash Out) Lowest Rates above are based on \$250,000 loan Amount and, LTV < 95%, credit score > 700+ and include a 1 % origination fee with maximum amount of \$2,000.
Refinance Texas Cash Out (Non-Jumbo) Lowest Interest Rates above are based on \$250,000 Loan Amount and, LTV < 80%, credit score > 700+ and include a 1 % origination fee with maximum amount of \$2,000.
Refinance/Cash-Out Jumbo loan Lowest Interest Rate above is based on \$1,000,000 Loan Amount, LTV < 80%, credit score 700+ and Origination Fee of \$1 % of loan amount with maximum \$2,000.
Purchase/Refinance/Cash Out Super Jumbo Lowest Loan Interest Rate above is based on \$1,600,000 Loan Amount, LTV < 80%, credit score 700+ and Origination Fee of \$1 % of loan amount with maximum \$2,000

Gulf Coast FCU may charge an increase rate for exception to a higher LTV/Lower Down Payment. (Not Applicable for Super Jumbo and Cash Out loans)

Information displayed is accurate as of the date of the latest update and is subject to change without notice. Interest Rate can only be locked with a full loan application and purchase contract (if it's a purchase).
Please contact the Mortgage Department for more pricing details. Other restrictions may apply.

Gulf Coast FCU will NOT subordinate our lien(s). * APR = Annual Percentage Rate

Interest Rate depends on % of down payment/equity & credit scores.

Interest Rates subject to change.

Origination Fee = 1.0% of loan amount with maximum of \$2,000 (it may vary on Non-Jumbo loans)

**Annual percentage rate may vary

Real Estate Loan Rates

As of 06/01/2024

Loan Type			Teim	Interest Rate (as low as)	APR* (as low as)
Home	Purchase/Refinance/Cash Out		30YrFixed	7.10%	7.251%
Homestead Home	Purchase/Refinance/Cash		20YrFixed	7.10%	7.296%
Out-Homestead		Home	15YrFixed	6.85%	7.093%
Purchase/Refinance/Cash		Out-Homestead	20YrFixed	7.875%	8.077%
2nd Vacation Home	Purchase/Refinance		15Yr Fixed	7.625%	7.872%
2nd Vacation Home	Purchase/Refinance		15YrFixed	8.625%	8.872%
Purchase/Refinance/Cash Out	Investment Loan		15YrFixed	8.625%	8.872%
Purchase/Refinance	Land/Lot Loan				
Purchase/Refinance/Cash Out	Jumbo Loan		30Yr Fixed	7.875%	8.077%
Purchase/Refinance/Cash Out	Super Jumbo Loan				
(\$1,800,000.00+)			30Yr Fixed	8.875%	8.976%

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Interest Rates subject to change.

Origination Fee= 1.0% of loan amount with maximum of \$2,000 (it may vary on Jumbo and Super Jumbo loans)

-Annual percentage rate may vary