

Rates are subject to individual state regulatory approval.  
Please check <https://www.ugcorp.com/basic-rates-cu/> for state availability.

Amortization Term > 20 Years

Loan to Value	Coverage	Reduces Initial Exposure To	Fixed					Non-Fixed				
			740+	700-739	660-699	620-659	< 620	740+	700-739	660-699	620-659	< 620
<b>97%</b> to 95.01%	35%	63%	2.45%	2.75%	3.45%	4.75%	6.65%	2.65%	3.40%	4.15%	6.15%	8.61%
	30%	68%	2.15%	2.40%	3.05%	4.15%	5.81%	2.35%	3.10%	3.60%	5.30%	7.42%
	25%	73%	1.85%	2.05%	2.55%	3.50%	4.90%	2.00%	2.75%	3.15%	4.50%	6.30%
	18%	80%	1.40%	1.55%	1.95%	2.60%	3.64%	1.50%	2.05%	2.50%	3.30%	4.62%
<b>95%</b> to 90.01%	35%	62%	2.10%	2.45%	3.10%	4.25%	5.95%	2.50%	2.90%	3.85%	5.75%	8.05%
	30%	67%	1.85%	2.10%	2.70%	3.73%	5.22%	2.20%	2.55%	3.40%	5.00%	7.00%
	25%	71%	1.60%	1.70%	2.30%	3.15%	4.41%	1.85%	2.15%	2.85%	4.20%	5.88%
	16%	80%	1.25%	1.35%	1.70%	2.10%	2.94%	1.30%	1.65%	2.20%	2.80%	3.92%
<b>90%</b> to 85.01%	30%	63%	1.35%	1.40%	1.90%	2.38%	3.33%	1.55%	1.70%	2.35%	3.20%	4.48%
	25%	68%	1.20%	1.25%	1.65%	2.05%	2.87%	1.40%	1.53%	2.00%	2.75%	3.85%
	17%	75%	1.05%	1.10%	1.35%	1.80%	2.52%	1.20%	1.25%	1.70%	2.15%	3.01%
	12%	79%	0.90%	0.95%	1.20%	1.45%	2.03%	0.95%	1.05%	1.45%	1.60%	2.24%
<b>85%</b> and below	25%	64%	1.10%	1.15%	1.35%	1.60%	2.24%	1.15%	1.30%	1.55%	2.10%	2.94%
	17%	71%	0.95%	1.00%	1.20%	1.30%	1.82%	1.00%	1.05%	1.25%	1.70%	2.38%
	12%	75%	0.80%	0.90%	1.00%	1.15%	1.61%	0.90%	0.95%	1.15%	1.40%	1.96%
	6%	80%	0.60%	0.65%	0.80%	0.85%	1.19%	0.65%	0.70%	0.85%	0.90%	1.26%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single-Premium Adjustments	97% to 95.01%	95% to 90.01%
Amortization Term ≤ 20 Years	-60 bps	-40 bps
Employee Relocation	-25 bps	-25 bps
Single Premium (Refundable)	80 bps	70 bps
Rate/Term Refinance	50 bps	35 bps
Loan Amounts > \$650,000	100 bps	100 bps
Cash-Out Refinance	N/A	70 bps
Manufactured Housing	N/A	110 bps
3-4 Unit Owner-Occupied Property	N/A	190 bps
Single-Premium Adjustments	90% to 85.01%	85% and below
Amortization Term ≤ 20 Years	-20 bps	-10 bps
Employee Relocation	-25 bps	-20 bps
Single Premium (Refundable)	60 bps	50 bps
Rate/Term Refinance	25 bps	20 bps
Cash-Out Refinance	55 bps	45 bps
Manufactured Housing	95 bps	80 bps
Second Home	55 bps	45 bps
Loan Amount > \$650,000	100 bps	100 bps
Investment Property	160 bps	140 bps
3-4 Unit Owner Occupied Property	160 bps	140 bps

Less than 620 credit score applies only to multi-borrower loans that have received a DU Approve/Eligible recommendation and meet Arch EZ Decisioning requirements.

See reverse side for a more complete description of premium plans.

# Single-Premium Notes

## Premium Plans

### Single Premium

A one-time, upfront premium payment.

BPMI (Borrower-Paid Mortgage Insurance) Borrower-paid mortgage insurance premiums are collected by the servicer from the borrowers.

## Loan Program Pricing Categories

### Fixed-Rate Mortgages

Feature level interest rates for at least the first five years.

### Non-Fixed-Rate or Adjustable-Rate Mortgages (ARMs)

Feature interest rates that have the potential to change within a period less than five years. Negative amortization mortgages, including option payment mortgages, are ineligible for coverage.

## Loan Term Pricing Categories

### >20-Year Mortgages

Includes loans that fully amortize over periods greater than 20 years and not more than 40 years.

### ≤ 20-Year Mortgages

Loans in this category must fully amortize over a maximum of 20 years.

## Refunds

No premium will be refunded unless: 1) the “Single Premium (Refundable)” option is chosen or 2) MI coverage was canceled due to the requirements of the Homeowners Protection Act of 1998 (“HPA”) or applicable state law.

If the Single Premium (Refundable) option is chosen, a premium refund for non-HPA cancellations is available for the first three years of the loan. The refund amount is determined by the applicable cancellation schedule.

If coverage is cancelled due to HPA, a refund of unearned premium will be provided.

## Other Considerations

### Minimum Rate

The minimum single premium rate, after applying all adjustments, is 50 basis points (0.50%).

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at <https://www.ugcorp.com/underwriting/credit-unions/>.

Contact Arch MI for coverages and rates not included on this rate card.

If you have questions about the programs presented here, contact your **Account Manager** or Arch MI at **877-642-4642**.