FIRST SECURITY STATE BANK

NMLS ID 546427

Cedar Falls Office
Melody Nevenhoven
NMLS #483062
319-266-0474

Call us to apply for your FREE Home Loan Prequalification today!

Effective November 6, 2026

Monthly Payment Plans
Fixed Rates

LOAN AMOUNTS	$150,000 - $417,000		$75,000 - $149,999	
15 YEAR				
	6.125%	6.375%	6.250%	6.500%
Origination Fee	1%	0	1%	0
Points	0	0	0	0
APR	6.339%	6.432%	6.497%	6.588%
30 YEAR				
Interest Rates	6.750%	7.000%	6.875%	7.125%
Origination Fee	1%	0	1%	0
Points	0	0	0	0
APR	6.886%	7.038%	7.033%	7.184%

15 year Fixed Rate Loan Example

6.250% 15 year fixed rate, with 6.497% APR on a loan of $125,001.00 requiring 180 monthly payments of $1,072.02 of principal & interest. Included prepaid finance charges are 1.000% origination fee, flood determination fee, transfer fee, closing fee

30 year Fixed Rate Loan Example

6.875% 30 year fixed rate, with 7.033 APR on a loan of $125,001.00 requiring 360 monthly payments of $821.64 of principal & interest. Included prepaid finance charges are 1.000% origination fee, flood determination fee, transfer fee, closing fee

Other rates and terms available. Rates and terms based on credit score.
Payments do not include taxes and insurance, actual payments will be higher (if escrowed)
Customary closing costs, 20% equity, and certain restrictions may apply.
Rates are in effect on the date above and subject to change without notice.
30 day lock

Member FDIC

EQUAL HOUSING OPPORTUNITY

CONSTRUCTION AND HOME EQUITY LINE OF CREDIT LOANS AVAILABLE
RATES ARE SUBJECT TO CHANGE