



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 December 18, 2025**

**Monthly Payment Plans**

**Fixed Rates**

LOAN AMOUNTS	\$150,000 - \$417,000		\$75,000 - \$149,999	
<b>15 YEAR</b>				
	5.125%	5.375%	5.250%	5.500%
Origination Fee	1%	0	1%	0
Points	0	0	0	0
APR	5.335%	5.432%	5.492%	5.588%
<b>30 YEAR</b>				
	5.750%	6.000%	5.750%	6.000%
Interest Rates	1%	0	1%	0
Origination Fee	0	0	0	0
Points	5.879%	6.036%	5.898%	6.055%
APR				

**15 year Fixed Rate Loan Example**

5.250% 15 year fixed rate, with 5.492% APR on a loan of \$125,001.00 requiring 180 monthly payments of \$1,005.21 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**

5.750% 30 year fixed rate, with 5.898% APR on a loan of \$125,001.00 requiring 360 monthly payments of \$729.88 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**



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