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CHOICELINE RATES

Variable Rate Account

LOAN PROGRAM	FACTORS		APR[ǂ] [1]	DETAILS OF THE LOAN PROGRAM
ChoiceLine – Variable*	Credit Score	800+	PR + 0.00%	- 120-month Draw Period followed by a 120-month Repayment Period (see ChoiceLine-Fixed for Repayment Period pricing) - Revolving line of credit - Minimum payment of $50
		780-799	PR + 0.50%	
		760-779	PR + 0.50%	
		740-759	PR + 1.00%	
		720-739	PR + 2.00%	
		700-719	PR + 2.50%	
		680-699	PR + 3.00%	
		660-679	PR + 5.25%	
		640-659	PR + 5.75%	
		600-639	PR + 6.50%	
		599-Less	PR + 8.50%	
	LTV	80.01-90.00%	APR + 0.50%	

Fixed Rate Account

LOAN PROGRAM	FACTORS		APR[ǂ]	DETAILS OF THE LOAN PROGRAM
ChoiceLine - Fixed	Credit Score	800+	7.50%	- Repayment Period balance at time of conversion will be fixed at the current fixed rate and amortized over 10 years - Have up to 3 fixed rate Sub-accounts at any one time with a term of up to 240 months, not to exceed the remaining term of the loan - Minimum advance is $5,000
		780-799	8.00%	
		760-779	8.00%	
		740-759	8.50%	
		720-739	9.50%	
		700-719	10.00%	
		680-699	10.50%	
		660-679	12.75%	
		640-659	13.25%	
		600-639	14.00%	
		599-Less	16.00%	
	LTV	80.01-90.00%	APR + 0.50%	
	Lien Position	1st	APR - 0.25%	

[ǂ]All applications are subject to credit approval and the final rate may vary based on several factors, including, but not limited to, creditworthiness and collateral used at the time of application. Membership is required. Advertised rates are subject to change without notice. Property used to secure the loan must be insured, owner occupied (primary or second home), and located in Colorado.

*The ChoiceLine loan is designed to offer a ten-year Variable Rate Draw Period followed by a ten-year Fixed Rate Repayment Period, with the option to take advances during the Draw Period and fix the rate and set the repayment term for these Fixed Rate Subaccounts. Advertised rates (including the APR adjustments mentioned above) are based on the maximum combined loan to value (CLTV) of 90%, the property is a primary residence or owner occupied, and the "no closing cost option" is chosen by the borrower. If the "no closing cost option" is not chosen, standard closing costs will apply, and the APR will increase relative to those applicable costs. Variable rates are based on an index plus a margin and may change after account opening. The maximum APR for the Variable Rate Subaccount is 21%, and the floor rate is 3.75%.

[1]For loans that are tied to the Prime Rate (PR), the index is the US Prime Rate identified in the Money Rates column of the *Wall Street Journal*. The APR can change monthly on the first day of the month based on the Prime Rate as of the last business day of the preceding month.

To qualify for the no closing cost option, a $5,000 initial advance must be taken at closing. Closing costs paid by Bellco apply to standard closing costs, excluding appraisal. Unique closing costs associated with your loan will not be covered (e.g., subordination agreements, lien releases, etc.) An appraisal, paid for by the borrower, may be required to determine the value of the property, and is not a covered closing cost. Closing costs paid by Bellco must be repaid if the loan is refinanced or closed within 36 months of the original closing date. Conditions and restrictions apply.

For information on other product types, please reach out to BellcoLoanBrokers@Bellco.org.

Guidelines updated 10/1/26