Mortgage Purchase

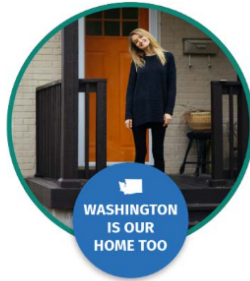| Mortgage Purchase	Mortgage Refinance

Note regarding response times

Please allow additional time for application processing.

Members may experience longer than normal response times when applying for a home loan or home equity loan due to the record volume of applications being received by WSECU. Disruptions to WSECU and our partners related to COVID-19 may cause additional delays. We appreciate your continued patience.

More Info on COVID-19

WASHINGTON IS OUR HOME TOO

Options for a new-to-you home

- A mortgage for a new home with an accepted contract
- A pre-qualification for a mortgage on a new home without a contract

Here's what we offer:

- First-time homebuyer options
- Fixed-rate mortgages
- Adjustable-rate mortgages
- Home loan consulting

See Rates: **Fixed Rate** > | **Jumbo Fixed** > | **Adjustable Rate** >

Apply Now

Here's what you'll need >

Mortgage Payment Calculator

How much will my monthly payment be?

Enter in the purchase price of the home and let us calculate your monthly payment.

Get Started

Fixed Rate Mortgage Loans

30-Year Fixed Rate	20-Year Fixed Rate	15-Year Fixed Rate
3.000%*	3.000%*	2.500%*
Interest Rate	Interest Rate	Interest Rate
3.063%*	3.061%*	2.614%*
Annual Percentage Rate (APR)	Annual Percentage Rate (APR)	Annual Percentage Rate (APR)
View Assumptions >	View Assumptions >	View Assumptions >
Here's what you'll need >	Here's what you'll need >	Here's what you'll need >

Rates subject to change at any time.

| HOW TO APPLY | Contact us via email | Call 800.562.0999 | Visit your nearest branch | Find a Home Loan Officer | Apply Now |

Jumbo 30-Year Fixed Rate

3.250%*
Interest Rate

Jumbo Fixed Rate Loans

We offer fixed Jumbo loans for home loan amounts that are higher than $510,400.

Even better, we don't charge origination fees** on Jumbo Loans, giving

3.265%[*]

⊘ Annual Percentage Rate (APR)

View Assumptions ›

Here's what you'll need ›

Rates subject to change at any time.

you the chance to save thousands of dollars in upfront costs.

Apply Now

**Applicable to Jumbo Loans only. Other associated loan costs, prepaid fees and third party fees apply. Mortgage programs, terms and conditions subject to change without notice.

| HOW TO APPLY | @ Contact us via email | ☏ Call 800.562.0999 | 🏢 Visit your nearest branch | 🗨 Find a Home Loan Officer | **Apply Now** |

Adjustable Rate Mortgage Loans (ARM)

If you plan to be in your home for a relatively short period of time, an ARM might be a good choice.

Your interest rate is fixed for an initial period before switching to an adjustable rate. For example, a 7/1 ARM would have a fixed rate for the first seven years, then switch to an adjustable rate which can change annually for the remaining loan term.

ARMs have 30-year terms with 5/1, 7/1, 10/1 and 15/1 options.

Adjustable Rate Mortgage Loans

15/1 ARM	7/1 ARM	5/1 ARM
3.000%[*]	**2.875%[*]**	**2.750%[*]**
⊘ Interest Rate	⊘ Interest Rate	⊘ Interest Rate
3.007%[*]	**2.771%[*]**	**2.700%[*]**
⊘ Annual Percentage Rate (APR)	⊘ Annual Percentage Rate (APR)	⊘ Annual Percentage Rate (APR)
View Assumptions ›	View Assumptions ›	View Assumptions ›
Here's what you'll need ›	Here's what you'll need ›	Here's what you'll need ›

Rates subject to change at any time.

| HOW TO APPLY | @ Contact us via email | ☏ Call 800.562.0999 | 🏢 Visit your nearest branch | 🗨 Find a Home Loan Officer | **Apply Now** |

*These mortgage rates are based on assumptions and conditions including but not limited to property type, occupancy, loan-to-value and credit score. Your interest rate will be based on loan specifics and your credit history. Once your rate is locked, a float-down option is not available.

‹

☂ Homeowners Insurance ›   🏠 Home Equity Loan ›   💳 Credit Card ›   🚗 Auto Loans ›

›

Resources

CHECKLIST	**CALCULATOR**	**CALCULATOR**
Mortgage Application Document Checklist	**Mortgage Purchase Calculator**	**Mortgage Refinance Calculator**
Applying for a mortgage with us? Here's a checklist to get you started.	Enter your home's sale price – and let us calculate your monthly payment.	Enter your refinance amount – and let us calculate your monthly payment.
Home Mortgage 1 minute read	Home Mortgage	Home Mortgage

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