

Competitive rates


Great service

[Washington program](#)

Why choose WSECU for your home loan?

You love Washington. So do we.

As a member-owned not-for-profit credit union, we're pleased to offer services at more than 21 locations throughout Washington state. When you have questions or need help with the homebuying process, we're here for you.



Which WSECU home loan is right for you?

We offer loans with different terms and interest rates, so we can accommodate different budgets and down payments. Explore our options to find the one that best meets your needs.

Zero Down Mortgage

If you have a strong credit score, you may qualify for a zero-down fixed- or adjustable-rate loan. WSECU offers 100% financing on primary residence purchases, making homeownership possible for many first-time homeowners.

[Get my rate](#)

Jumbo Mortgage

Do you need a home loan for more than \$441,200 in King, Pierce, or Snohomish counties or more than \$447,200 elsewhere in Washington state? You could qualify for a fixed-rate jumbo loan from WSECU – with no origination fees.

[Get my rate](#)

30-Year Fixed Mortgage

With a minimum down payment of 5%, you can enjoy consistent mortgage payments and a rate that won't change over time. Private mortgage insurance (PMI) is not required for down payments of 20% or more.

[View Assumptions](#)

[Get my rate](#)

Zero Down 30-Year Fixed Rate

These rates are currently available to live online. We apologize for the inconvenience. To discuss current rates with a Loan Officer, please call 800.562.0599.

[View assumptions](#)

Here's what you'll need >

Jumbo 30-Year Fixed Rate

4.70%*

[Interest Rate](#)

4.766%*

[Annual Percentage Rate \(APR\)](#)

[View assumptions](#)

Here's what you'll need >

Rates subject to change at any time.

30-Year Fixed Rate

5.125%*

[Interest Rate](#)

5.207%*

[Annual Percentage Rate \(APR\)](#)

[View Assumptions](#)

Here's what you'll need >

Rates subject to change at any time.

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

Mortgage Affordability Calculator

How much house can I afford?

Answer three questions to find out. It takes less than five minutes to complete and see your results.

Get started

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We'll show how much house you can afford comfortably and how much you can afford if you stretch. You decide what's best for you. Remember to consider things like your lifestyle and long-term goals.

Ready to take the first step?

Get preapproved and start shopping for your dream home today.

[Get my rate](#)