



# 5/5 Adjustable Rate Mortgage (ARM)

## Purchase your next home!

Lower down payments without private mortgage insurance required.

Your loan will be **originated and serviced locally**, right here at your neighborhood Credit Union.

With an ARM your interest rate is a variable rate and may change over the life of the loan. Rate changes are based on 5-year Treasury Bill Index.

## Refinance your Mortgage!

- Initial rate is fixed for 61 months and is subject to adjustment every 5-year period thereafter.
- At no point will the rate adjust to more than 5% over the initial interest rate.
- Up to 30 year Amortization.
- No prepayment penalty.
- No application fee and lower closing costs.

## STOP IN TODAY

1707 Indiana Ave  
Sheboygan WI, 53081  
920-459-5151

4019 Hwy 42  
Sheboygan WI, 53081  
920-459-5151



Loans@ShebAreaCU.com  
ShebAreaCU.com  
NMLS ID# 449383

Credit and valuation approval required. Membership eligibility required.  
Equal Housing Opportunity  
Federally insured by the NCUA