



3.89% Personal Mortgage Rate Terms & Conditions

1. This rate is available for applications received after July 1, 2026, on mortgages funded by October 31, 2026, and is subject to change without notice.
2. Assuming no additional fees are charged, the Annual Percentage Rate (APR) is the same as the interest rate displayed.
3. Borrower must qualify as per TCU Financial Group's mortgage eligibility criteria.
4. 3.89% is available on TCU Financial Group's 3, 4 or 5-Year closed fixed mortgage products only.
5. The promotional rate is for TCU Financial Group standard mortgages which includes owner occupied new purchases, renewals, refinance mortgages, flex mortgages, cabins and transfer-ins. Early Renewals are allowed up to 120 days prior to maturity. Posted rates may apply.
6. The promotional rate excludes, but not limited to business and revenue properties. Posted rates may apply.