Valley First Credit Union Mortgage Rates

Conforming Rates – Effective: November 23, 2026

	Interest Rate	APR	Points	Monthly Payment [1]
30 Year Fixed	7.000%	7.543%	1.250%	$1,995.91
15 Year Fixed	6.625%	7.472%	1.125%	$2,633.98

Jumbo Rates[2] – Effective: November 23, 2026

Mortgage Product	Interest Rate	APR	Points	Monthly Payment[1]
30 Year Fixed	7.250%	7.739%	1.125%	$6,139.59
15 Year Fixed	7.375%	8.406%	2.500%	$8,279.31

Rates are subject to change without prior notice.

Rates may be subject to loan-level adjustments related to property type, occupancy type, loan amount, loan-to-value ratio, credit score, refinance with cash out, and other variables—**Please speak to a Loan Originator for details.**

Actual loan amounts, rates, and terms offered to approved applicants may differ. [1]Monthly payments shown do not include payment of impound items such as property taxes, homeowner's insurance, or other insurance that may be required. Rates shown assume the borrower establishes an impound account. All loans are subject to credit approval. Available rates, terms, and products are subject to change without notice.

The information provided in the Conforming Rates category assumes the loan is to purchase a property with a loan amount of $300,000 and an estimated property value of $400,000. The property is in Sacramento, CA, and in Stanislaus County. It is an existing single-family home and will be used as a primary residence. An escrow (impound) account is required. The rate lock period is 45 days, and the assumed credit score is 740.

[2]Jumbo Rates apply to loan amounts greater than the conforming loan limits set by Fannie Mae and Freddie Mac, which vary per state and county.

The information provided in the Jumbo Rates category assumes the loan is to purchase a property with a loan amount of $900,000 and an estimated property value of $1,200,000. The property is in Sacramento, CA, and in Stanislaus County. It is an existing single-family home and will be used as a primary residence. An escrow (impound) account is required. The rate lock period is 45 days, and the assumed credit score is 740.

NMLS ID: 508819

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