



If you're feeling uncertain about current mortgage rates, we've created Rate Guard that lets you easily and affordably lower your rate later.

With our Rate Guard you can easily lower your mortgage rate when rates drop up to four times during the life of your loan.

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|---|---|--|
|  Purchase or Refinance |  Reduce your rate over the life of your loan to a floor of 3%* |  Reduce your rate up to 4 times over the life of your loan via a phone call or visit to Rhode Island Credit Union |
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Simply call us or visit one of our branch locations to reduce your rate!

*Floor rate on rate modification is 3%.

Each rate modification may be made to the then current Rhode Island Credit Union fixed-rate mortgage, and the first-rate modification can be made as early as 6 months after loan origination. Each subsequent rate modification can be reviewed after an additional 6 months has passed and there is a \$1,500 fee for each rate modification. Rate modification is subject to change without notice and Loan modifications are subject to individual approval. Rhode Island Credit Union will not consider a rate modification under the following circumstances: · If title holder(s) on initial loan change · If title is placed in a Trust or LLC post original mortgage · If borrower(s) are not the same as initial loan · Borrower no longer occupies as primary residence · If borrower requests an extension or reduction of maturity date · Borrower has filed bankruptcy within the last four (4) years · Borrower wants to take cash out · Member is not in good standing with Rhode Island Credit Union · 30 days late in the past 12 months on subject mortgage or any other mortgage, equity line or loan.

Mortgage Markets CUSO NMLS #157939
Rhode Island Credit Union NMLS #509121
Federally Insured by NCUA

