

# Credit Union Member-Paid Mortgage Insurance

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase, Greater than 20 years, Non-Refundable

Monthly <sup>2,3</sup>		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	
<b>97%</b> to 95.01%	35%	0.55%	0.69%	0.76%	0.90%	1.20%	1.65%	1.80%	1.95%	2.93%	0.74%	0.93%	1.03%	1.22%	1.62%	2.23%	2.43%	2.63%	3.95%	
	25%	0.44%	0.52%	0.59%	0.68%	0.91%	1.20%	1.27%	1.45%	2.18%	0.59%	0.70%	0.80%	0.92%	1.23%	1.62%	1.71%	1.96%	2.94%	
	18%	0.37%	0.41%	0.44%	0.53%	0.69%	0.91%	0.97%	1.08%	1.62%	0.50%	0.55%	0.59%	0.72%	0.93%	1.23%	1.31%	1.46%	2.19%	
<b>95%</b> to 90.01%	30%	0.37%	0.44%	0.52%	0.60%	0.74%	1.05%	1.15%	1.30%	1.95%	0.50%	0.59%	0.70%	0.81%	1.00%	1.42%	1.55%	1.76%	2.64%	
	25%	0.33%	0.42%	0.49%	0.55%	0.68%	0.96%	1.05%	1.15%	1.73%	0.45%	0.57%	0.66%	0.74%	0.92%	1.30%	1.42%	1.55%	2.33%	
	16%	0.28%	0.30%	0.36%	0.40%	0.46%	0.67%	0.74%	0.90%	1.35%	0.38%	0.41%	0.49%	0.54%	0.62%	0.90%	1.00%	1.22%	1.83%	
<b>90%</b> to 85.01%	25%	0.25%	0.29%	0.35%	0.41%	0.50%	0.72%	0.80%	0.90%	1.35%	0.34%	0.39%	0.47%	0.55%	0.68%	0.97%	1.08%	1.22%	1.83%	
	12%	0.19%	0.21%	0.25%	0.27%	0.35%	0.45%	0.50%	0.54%	0.81%	0.26%	0.28%	0.34%	0.36%	0.47%	0.61%	0.68%	0.73%	1.10%	
<b>85%</b> and under	12%	0.18%	0.19%	0.22%	0.24%	0.27%	0.35%	0.39%	0.41%	0.62%	0.24%	0.26%	0.30%	0.32%	0.36%	0.47%	0.53%	0.55%	0.83%	
	6%	0.16%	0.16%	0.17%	0.18%	0.19%	0.21%	0.31%	0.35%	0.53%	0.22%	0.22%	0.23%	0.24%	0.26%	0.28%	0.42%	0.47%	0.71%	

## Primary Residence, Purchase, Less than or equal to 20 years, Non-Refundable

Monthly <sup>2,3</sup>		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	
<b>97%</b> to 95.01%	35%	0.37%	0.50%	0.65%	0.71%	0.85%	1.10%	1.29%	1.40%	2.10%	0.50%	0.68%	0.88%	0.96%	1.15%	1.49%	1.74%	1.89%	2.84%	
	25%	0.30%	0.40%	0.50%	0.57%	0.68%	0.82%	0.91%	1.01%	1.52%	0.41%	0.54%	0.68%	0.77%	0.92%	1.11%	1.23%	1.36%	2.04%	
	18%	0.25%	0.33%	0.40%	0.50%	0.55%	0.65%	0.73%	0.82%	1.23%	0.34%	0.45%	0.54%	0.68%	0.74%	0.88%	0.99%	1.11%	1.67%	
<b>95%</b> to 90.01%	30%	0.27%	0.35%	0.42%	0.47%	0.60%	0.73%	0.88%	0.92%	1.38%	0.36%	0.47%	0.57%	0.63%	0.81%	0.99%	1.19%	1.24%	1.86%	
	25%	0.23%	0.25%	0.33%	0.38%	0.50%	0.62%	0.72%	0.80%	1.20%	0.31%	0.34%	0.45%	0.51%	0.68%	0.84%	0.97%	1.08%	1.62%	
	16%	0.20%	0.22%	0.27%	0.32%	0.40%	0.47%	0.52%	0.56%	0.84%	0.27%	0.30%	0.36%	0.43%	0.54%	0.63%	0.70%	0.76%	1.14%	
<b>90%</b> to 85.01%	25%	0.22%	0.25%	0.32%	0.37%	0.43%	0.55%	0.57%	0.59%	0.89%	0.30%	0.34%	0.43%	0.50%	0.58%	0.74%	0.77%	0.80%	1.20%	
	12%	0.17%	0.19%	0.21%	0.23%	0.28%	0.33%	0.36%	0.38%	0.57%	0.23%	0.26%	0.28%	0.31%	0.38%	0.45%	0.49%	0.51%	0.77%	
<b>85%</b> and under	12%	0.17%	0.18%	0.21%	0.23%	0.26%	0.30%	0.31%	0.32%	0.48%	0.23%	0.24%	0.28%	0.31%	0.35%	0.41%	0.42%	0.43%	0.65%	
	6%	0.15%	0.15%	0.16%	0.17%	0.18%	0.20%	0.24%	0.27%	0.41%	0.20%	0.20%	0.22%	0.23%	0.24%	0.27%	0.32%	0.36%	0.54%	

Adjustments		Monthly																		
		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620										
Annual		-.02%	-.03%	-.03%	-.04%	-.04%	-.05%	-.07%	-.07%	-.11%										
Cash-out Refinance		+.18%	+.20%	+.20%	N/A	N/A	N/A	N/A	N/A	N/A										
Declining Renewals		+.02%	+.03%	+.03%	+.04%	+.04%	+.05%	+.07%	+.07%	+.11%										
Investment Property		+.34%	+.38%	+.42%	+.47%	+.50%	N/A	N/A	N/A	N/A										
LPMI Monthly		+.04%	+.06%	+.08%	+.11%	+.13%	+.19%	+.21%	+.23%	+.35%										
Manufactured Housing		+.18%	+.20%	+.20%	+.20%	+.25%	+.30%	+.35%	+.40%	+.60%										
Rate & Term Refinance		+.00%	+.00%	+.00%	+.05%	+.05%	+.05%	+.15%	+.20%	+.30%										
Relocation		-.02%	-.04%	-.04%	-.07%	-.07%	-.10%	-.12%	-.12%	-.18%										
Second Home		+.12%	+.13%	+.14%	+.17%	+.20%	+.35%	+.40%	+.45%	+.68%										
3- to 4-Unit Property		+.34%	+.38%	+.42%	+.47%	N/A	N/A	N/A	N/A	N/A										
> 45% DTI	95.01%-97% LTV	+.10%	+.14%	+.17%	+.21%	+.26%	+.35%	+.37%	+.38%	+.57%										
	90.01%-95% LTV	+.09%	+.11%	+.14%	+.18%	+.23%	+.27%	+.29%	+.31%	+.47%										
	85.01%-90% LTV	+.07%	+.10%	+.12%	+.15%	+.19%	+.21%	+.23%	+.24%	+.36%										
	85% LTV and under	+.03%	+.04%	+.05%	+.05%	+.07%	+.09%	+.09%	+.09%	+.14%										
≥ 2 Borrowers	95.01%-97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%	-.27%										
	90.01%-95% LTV	-.09%	-.09%	-.09%	-.10%	-.11%	-.12%	-.14%	-.16%	-.24%										
	85.01%-90% LTV	-.07%	-.07%	-.07%	-.07%	-.08%	-.09%	-.09%	-.10%	-.15%										
	85% LTV and under	-.03%	-.03%	-.03%	-.03%	-.03%	-.03%	-.03%	-.04%	-.06%										

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly and Annual rates = .15%

<sup>3</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

Rates may also be located at [MI Rate Finder](#)



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