



# Adjustable Rate Mortgage

## Flexibility now and in the future

Our 5/5 ARM locks in your low rate for the first five years of your loan – usually lower than a fixed-rate mortgage. Then, your interest rate is subject to change once every five years for the remaining loan term.

### Benefits of a 5/5 ARM

- Initial rate is lower than fixed-rate mortgages
- Ability to refinance if rates go down
- Flexibility to sell your home
- Ideal if you plan to stay in the home for less than 10 years
- Only one rate adjustment in the first 10 years

*Lock in your low rate today!*

**RBFCU** 

***Learn more at [rbfcu.org](http://rbfcu.org)***



Membership eligibility required. Loans subject to credit approval. Rates and terms subject to change without notice. Certain restrictions may apply. RBFCU mortgage loans are available only on property in Texas. Your interest rate can change in 60 months, and every 60 months thereafter beginning with payment number 61. Loans are limited to your primary residence. RBFCU NMLS# 583215