American Airlines Credit Union

Home Equity Loans

Fixed-Rate and Variable-Rate Lines of Credit

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

Rates effective as of: 12/12/2025
Prime Rate: 6.75% APR†

OWNER OCCUPIED HOME EQUITY LOANS

Fixed-Rate Lines of Credit			All states except Texas
Approximate Term	**Combined Loan to Value (CLTV)**	**Rate**	**APR**
5-Year Draw / 10-Year Amortization	≤ 80%	7.250%- 10.000%	7.250%-10.000%
5-Year Draw / 15-Year Amortization	≤ 80%	7.750%- 10.750%	7.750%-10.750%
5-Year Draw / 10-Year Amortization	80.01 – 90.00%	7.750%- 8.250%	7.750%- 8.250%
5-Year Draw / 15-Year Amortization	80.01 – 90.00%	8.250%- 9.000%	8.250%- 9.000%

Fixed-Rate Lines of Credit			Texas
Approximate Term	**Combined Loan to Value (CLTV)**	**Rate**	**APR**
5-Year Draw / 10-Year Amortization	≤ 80%	7.250%-10.000%	7.250%-10.000%
5-Year Draw / 15-Year Amortization	≤ 80%	7.750%- 10.750%	7.750%-10.750%

Variable-Rate Lines of Credit*			All states except Texas
Approximate Term	**Combined Loan to Value (CLTV)**	**Rate**	**APR**
5-Year Draw / 10-Year Amortization	≤ 80%	6.500%- 9.740%	6.500%- 9.740%
10-Year Draw / 15-Year Amortization	≤ 80%	7.240%-10.490%	7.240%-10.490%
5-Year Draw / 10-Year Amortization	80.01 – 90.00%	6.990%- 7.740%	6.990%- 7.740%
10-Year Draw / 15-Year Amortization	80.01 – 90.00%	7.740%- 8.490%	7.740%- 8.490%

Variable-Rate Lines of Credit*			Texas
Approximate Term	**Combined Loan to Value (CLTV)**	**Rate**	**APR**
5-Year Draw / 10-Year Amortization	≤ 80%	6.500%- 9.740%	6.500%- 9.740%
10-Year Draw / 15-Year Amortization	≤ 80%	7.240%-10.490%	7.240%-10.490%

NON-OWNER OCCUPIED HOME EQUITY LOANS

Fixed Lines of Credit				All States
Approximate Term	**Combined Loan to Value (CLTV)**	**Lien Position**	**Rate**	**APR**
5-Year Draw / 10-Year Amortization	≤ 70%	1st	8.750%- 9.500%	8.750% - 9.500%
5-Year Draw / 10-Year Amortization	≤ 60%	2nd	8.875% - 9.625%	8.875% - 9.625%

†APR is Annual Percentage Rate.

*On Variable-Rate Lines of Credit the Annual Percentage Rate can change quarterly on the first day of January, April, July and October. Rate can range from a minimum of 4.000 % APR to a maximum of 18.000 % APR during the term of the plan and are subject to change without notice.

Loans are based on your creditworthiness, Combined Loan to Value (CLTV) and Credit Union lending guidelines.
Additional factors that may not have been considered may affect your final rate and terms. This is not a commitment to make a loan, nor is it a guarantee that you will receive these rates if you are approved for a loan. Rates can be locked only after your completed loan application is received. Please contact a loan officer for assistance if you have any questions about rates.

HOME EQUITY LOAN REQUIREMENTS:

Minimum loan amount is $10,000 and maximum loan amount is $250,000.

TERMS OF REPAYMENT:

Five-Year Draw/10-Year Amortization Variable-Rate Home Equity Line of Credit Example: The information provided assumes the purpose of the loan is to cash out on the primary residence, with a loan amount of $50,000.00. At a 6.500% interest rate, the APR for this loan type is 6.500%. The monthly principal and interest payment would be 119 payments of $567.74 and one payment of $567.74 .

Five-Year Draw/10-Year Amortization Fixed-Rate Home Equity Line of Credit Example: The information provided assumes the purpose of the loan is to cash out on the primary residence, with a loan amount of $50,000.00. At a 7.250% interest rate, the APR for this loan type is 7.250%. The monthly principal and interest payment would be 119 payments of $587.01 and one payment of $586.19 .

Federally insured by NCUA

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EQUAL HOUSING LENDER