

# 7-YEAR ARM PURCHASE

**New Promotion till Sept 30th**  
**\$1,500 towards closing costs**

INTEREST RATE

**5.75%**

ANNUAL PERCENTAGE RATE (APR)\*

**6.439%**

**QUOC DO**  
HOME LOAN ADVISOR

- [qdo@golden1.com](mailto:qdo@golden1.com)
- 408-887-6267
- [www.qdo.golden1homeloans.com](http://www.qdo.golden1homeloans.com)



NMLS # 633531



**EFFECTIVE THROUGH:**

**8/5/2025 at 11:00 am**

[golden1homeloans.com](http://golden1homeloans.com)



NMLS #669333  
Equal Housing Opportunity

**Golden1**  
Credit Union

**Home Loans**

\*Rates may increase or decrease during the life of the loan, and are indexed to Secured Overnight Financing Rate (SOFR), with a margin of 2.750%, as published by the Federal Reserve Bank of New York. The initial interest rate will not change during the first 84 months, and will adjust every six months after the 84 month period ends. The property is a single-family home and will be used as a primary residence. The rate lock period is 30 days, and the assumed credit score is 740. For details, please see a Golden 1 Credit Union Home Loan Advisor. Actual rate and APR will vary, based on factors such as points, loan amount, loan-to-value, member's credit, property type, and occupancy. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.