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# Balanced Homebuying™ Calculator

**Make sure your mortgage leaves room for living, saving and giving.**

Our Balanced Homebuying™ recommendation is the amount we've calculated for you to spend on a home. While you may qualify for a bigger loan, this amount would allow you to use part of your income for other things that are important to you, such as saving for retirement and giving back to your community.

Annual Income	Funds Available for Down Payment	Monthly Debt	Term in Years
<input type="text"/>	<input type="text"/>	\$0	30 years
Interest Rate	Property Tax	Home Insurance	
4.75%	1%	0.5%	
		Loan Amount	Total Monthly Payment (PITI)
Here's what you qualify for:		\$0	\$0
Our Balanced Homebuying™ recommendation is:		\$0	\$0

**You save, we give.**

DONALDSON

Save \$500 on closing costs and we'll give \$500 to an organization of your choice.

[Learn More](#)

[Apply Now](#)

Begin your home loan application with TCU.

[View Rates](#)

Review our latest home loan rates.

Save the date! TCU's Annual Member Meeting is being held virtually on December 16, 2021. [Learn more](#)



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Connect with a Mortgage Loan Officer.

These interactive calculators are not intended to provide or replace specific professional financial advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical, are for illustrative purposes only and may differ from more in-depth analysis results. They do not represent the past performance of any specific product, nor should they be viewed as a promise of future results of any product offered by Thrivent Credit Union or its affiliates. We encourage you to seek personalized analysis regarding all personal finance issues.

All loans and lines of credit are subject to credit application, qualification and approval. Must qualify for membership.

Latest Rates

### Checking & Savings

[All rates and disclosures](#)

Thrivent Rewards Checking	0.10% APY <sup>1</sup>
Thrivent Rewards Money Market	Up to 0.45% APY <sup>1,5</sup>
12-Month Certificate	0.25% APY <sup>1</sup>

### Mortgage & Home Equity

[All rates and disclosures](#)

10-Year Fixed	As low as 2.511% APR <sup>2</sup>
30-Year Fixed	As low as 3.351% APR <sup>2</sup>
5/5/5 Home Equity Arm	As low as 3.919% APR <sup>3</sup>

### Auto

Model Year 2017 - 2022

As low as 1.99% APR<sup>4</sup>

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5/5/5 Home Equity Arm

As low as 3.919% APR<sup>3</sup>

## Auto

[All rates and disclosures](#)

Model Year 2017 - 2022

As low as 1.99% APR<sup>4</sup>

Model Year 2011 - 2016

As low as 2.99% APR<sup>4</sup>

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> Your actual rate may be different as many factors go into pricing your specific mortgage loan request.

<sup>3</sup> This rate is variable. Your actual rate may be different depending on credit score, loan to value and payment method.

<sup>4</sup> Your rate will be determined based on payment method, account relationship, creditworthiness and collateral. Auto rates listed already account for .50% loan discount.

<sup>5</sup> Click the "All rates and Disclosures" link to see each APY tier and corresponding minimum balance requirements

## Thrivent Credit Union



Learn about our connection to Thrivent.

Deposit and lending services are offered by Thrivent Credit Union, the marketing name for Thrivent Federal Credit Union, a member-owned not-for-profit financial cooperative that is federally insured by the National Credit Union Administration and doing business in accordance with the Federal Fair Lending Laws. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent, the marketing name for Thrivent Financial for Lutherans, or its affiliates are not deposits or obligations of Thrivent Federal Credit Union, are not guaranteed by Thrivent Federal Credit Union or any bank, are not insured by the NCUA, FDIC or any other federal government agency, and involve investment risk, including possible loss of the principal amount invested.

**Must qualify for membership.**

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