



Mortgage Refinance Sale

Hurry! This is for a limited time.

<u>Term</u>	<u>Fixed Rate</u>	<u>Payment per \$1,000</u>
10 years	2.95%	\$ 9.63
15 years	3.15%	\$ 6.98
20 years	3.55%	\$ 5.82

Documents Needed for Home Equity Loan

Loan Application: You can complete the application online or complete and print a fill able pdf application.

Income Verification

You (and your co-applicant) will need to provide one of the following documents as verification of income:

- Pay stub(s) showing employment income for past 30 days
- Signed employment contract
- Recent form W-2
- Federal Tax Return

If you enter any additional income on the application, please provide supporting documentation.

Please note that an incomplete application may delay processing.

Members can borrow up to 85% of their assessed value of their home. Our extra low closing costs may be financed into the loan. Subject to application and credit approval. Stated rates are for first lien position loans with borrowers

credit scores of 680 or better.

Payment example: is you borrowed \$50,000 for 10 years (120 months) at 2.95% your payment would be approximately \$482.58 per month.

Rates accurate as of 1.28.17

Reasons for Loan Sale

1. Celebrate 55th Anniversary
2. Best investment is a loan to our good members
3. Rates are a Win - Win for members and CU
4. We can discontinue at anytime
5. Low credit risk: We refinance performing loans
6. Low interest rate risk: Amortizing loans protect