



more benefits ■ more value ■ more service



There's more to a home loan when you choose your credit union for financing. With our dedication to service and value, you have added benefits to guide you to home buying success.

## Our Promise.

### *Education.*

We have a commitment to financial literacy and that includes knowing exactly how the home loan process works. From the moment you start looking for a home and decide what you can afford, to the moment you receive the keys, our commitment is to hold your hand and guide you through the process.

### *Value added benefits.*

By choosing your credit union for a home loan, you also receive many added benefits that help you save. With our CU Home Advantage program you can receive a 20% cash rebate off the real estate agent's commission within 30 days of closing whether you are buying or selling or both. Plus, your assigned advocate will help you take advantage of other program benefits such as home warranty program, moving services, temporary housing accommodations, and other discount programs.

### *Guaranteed time of close.*

Your credit union also has a dedication to service that can't be beat and the CU Home Promise puts it in writing. Our promise is to have your home purchase closed in 40 days or we credit your closing for \$500\*. It's that simple. A guaranteed closing time or your money back.

Choose your credit union today and realize the credit union difference in home lending.

\*CU Members Mortgage will credit the member's closing for up to \$500 if the loan is not closed within an application period of 40 calendar days or less. The application period starts on the date CU Members Mortgage receives all documentation including but not limited to W2s, bank statements, pay stubs, tax returns if applicable, signed disclosures, complete and executed contract including addendums, and money for the appraisal. This offer is limited to conventional purchase loan submissions received on or after 3/1/12 and excludes bank-owned properties and short sales. This offer applies to direct lending partners only. The mortgage loan must be approved and funded through CU Members Mortgage to be eligible for the offer. Additional conditions may apply. Terms and conditions are subject to change without notice. CU Members Mortgage is a division of Colonial Savings, F.A. NMLS#401285.

