

Flat Fee
\$500
CLOSING COSTS¹



- **Lower** monthly mortgage **payment**
- **No appraisal** needed • **Faster** mortgage payoff
- **Easy** streamline process • Work with an **industry professional** • **Get cash** for home improvements, a new car, or higher interest debt

Plus

1.99% APR* PERSONAL SECURED LOAN
2.99% APR* RECREATIONAL LOAN

*Annual Percentage Rate. APR is based off loan assumptions that include a borrower with 680 credit score or higher; your actual APR may differ depending on your credit history and loan characteristics. Other credit qualifications may apply. 1) Transaction for refinance new money 1st Mortgage only. \$500 flat fee closing costs. Closing will be done in house by qualified staff, no Title Company closing. Refinance maximum LTV of 80% based on the Fair Market Value of the most recent tax statement. Maximum DTI of 38%. Lender Title Policy required. Servicing will be done by Midwest Loan Services. FirstCCU will cover the cost of credit, tax service, flood certification, Title and Policy and recording that exceeds the \$500.00 flat fee. Any specialty fees (Quick Claim Deeds, appraisals, or recording fees for old title liens will be passed on to the borrower). Other Mortgage products offered will be normal qualifications and costs to member. If debt ratio exceeds 38%, must use standard mortgage products with DU Eligible and sell to FHLB. **Bonus loan rates are only available to members who refinance their mortgages using this promo through FirstCCU.** Federally insured by the NCUA. Equal Housing Opportunity. Offer effective July 1, 2020, and valid on applications taken on or before September 30, 2020.