

HOME LOANS

ALL OF YOUR LENDING NEEDS
UNDER ONE ROOF



**Valley
COMMUNITIES**

CREDIT UNION

.....Where Membership Matters

PURCHASES, REFINANCES & 2ND MORTGAGES

Lock in today's low interest rates! Pay less interest and more principal to get your home paid off sooner. We offer 5, 10, and 15 year fixed rate loans along with a variety of options with terms up to 30 years.

LOCAL SERVICING AND UNDERWRITING

Our loans are not sold on the secondary market, and what that means for you, is your loan would be serviced by us and remains local. Our underwriters and lending staff are a part of the communities we serve and understand the market. This means friendly, familiar faces are here for all your lending needs.

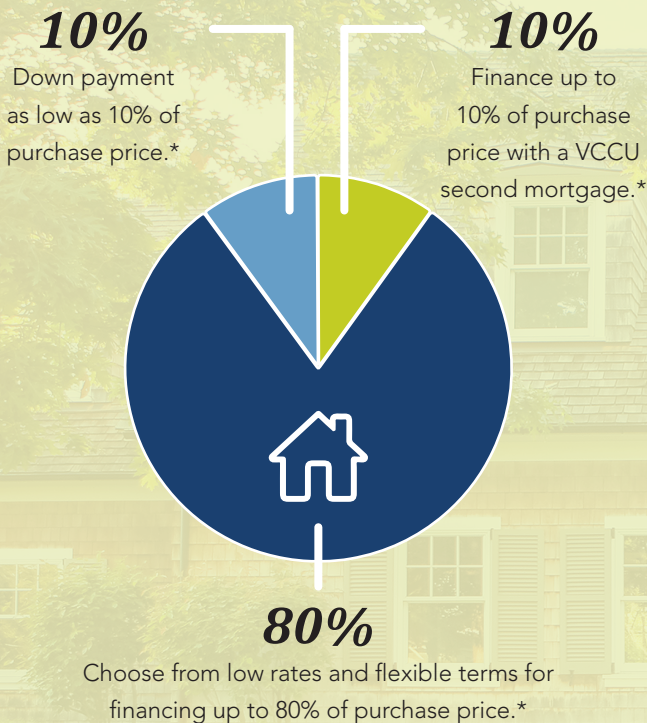
FLEXIBLE PAYMENTS

We offer the flexibility to make your payments on your schedule. You can set up monthly, bi-weekly, or weekly payments. By setting up weekly or bi-weekly payments, you may be able to save interest and shorten the term of your loan. We also allow you to pay ahead, this may be helpful should you have unexpected expenses.

LOW CLOSING COSTS

Our closing costs are much lower than our competitors, in most cases. We pride ourselves on saving you money by only requiring necessary services to process your mortgage.

LOW DOWN PAYMENT HOME LOAN



PURCHASE THE HOUSE OF YOUR DREAMS WITH AS LITTLE AS 10% DOWN.

Our **80/10 Loan Program** offers a first mortgage up to 80% of the purchase price, with a second mortgage up to 10% of the purchase price. This loan program is great for borrowers who do not have a full 20% down payment, and we do not require PMI (private mortgage insurance) which helps keep your monthly payment low. We also allow for cosigners**, so if you just started building credit or have less than perfect credit it may help get your home loan approved.

BENEFITS

- Low down payment
- Local servicing – your loan stays with us
- Ability to pay ahead and skip a payment, for unexpected life events
- Low closing costs
- Gifted down payments accepted
- Cosigners allowed**

FIRST MORTGAGE*

Choose from our historically low rate options for up to 80% of the purchase price, with flexible financing terms up to 30 years.

SECOND MORTGAGE*

The second mortgage is a maximum of 10% of the purchase price, with available financing up to 10 years.

DOWN PAYMENT & CLOSING COSTS

We require at least 10% of the purchase price to be verifiable funds for your down payment plus closings costs, including applicable inspections. The funds for the down payment may come from a variety of sources and can be fully gifted.

ESCROW

You won't have to worry about coming up with money for your property taxes at the end of the year. With the **80/10 Loan Program**, we will set up an escrow account for you. If desired, homeowner's insurance can be escrowed.

* Dollar amount based on the purchase price or appraised value, whichever is less. Rates, terms and conditions are subject to change and vary based on creditworthiness, qualifications and collateral conditions. **Membership eligibility required. All loans are subject to Valley Communications Credit Union underwriting standards. Speak with a Valley Communications Credit Union lender for current loan rates and terms. NMLS#431643.



FREE PRE- QUALIFICATIONS

WHY GET PRE-QUALIFIED?

- A mortgage pre-qualification allows you to make an offer with confidence and shows you're a serious buyer with the means to purchase a home.
- Many real estate agents require a pre-qualification from a reputable mortgage lender.
- Have peace of mind knowing you've talked to a lender who has your best interest in mind and discussed all payment options to benefit you.

APPLY TODAY

Easily apply online at valleycommunities.org or call to discuss the best options with an experienced lender and make an appointment today.

**SERVING YOU IN YOUR COMMUNITY AT ONE
OF THESE FIVE CONVENIENT LOCATIONS!**

Kronenwetter

2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Marshfield

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Mosinee

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Stevens Point

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Wisconsin Rapids

440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Corporate Office

975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

www.valleycommunities.org



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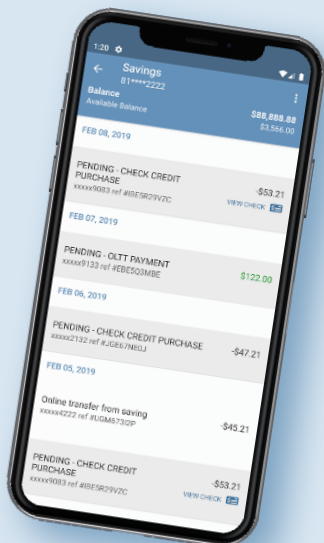


[@valleycommunitiescreditunion](https://www.instagram.com/valleycommunitiescreditunion)

*Access your
account anywhere!*



SCAN ME



Insured by NCUA



EQUAL HOUSING
OPPORTUNITY