

GET READY FOR SUMMER FUN!

RATES AS LOW AS **1.99% APR!***



Whatever summer fun means to you, we can help make it happen!



SCAN TO
LEARN ABOUT
OUR LOANS!

LOW RATES! LOW PAYMENTS! WE WORK WITHIN YOUR BUDGET!

Stop in, call, or visit us online at www.valleycommunities.org to apply today!

*APR or annual percentage rate is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. New item APR is based on previously untitled items. Membership eligibility required. Other rates and terms available. Federally insured by NCUA.

Refinancing is a breeze!

Let us help you save money and improve cash flow! **Don't wait!** Now is the time to refinance your home while interest rates are still *historically low*. Plus, we have extremely *low* closing costs!

RATES AS
LOW AS

2.49%
APR!*



**Stop in, call or visit
www.valleycommunities.org
to refinance your home now!**



SCAN TO LEARN
ABOUT OUR
REFI LOANS

*APR or annual percentage rate is accurate as of 07/01/2021 and is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. Membership eligibility required. Other rates and terms available. Federally insured by NCUA. NMLS#431643. Speak with a Valley Communities Credit Union loan officer at one of our five convenient locations for current loan rates and terms.

