

It's time for the home of your dreams with a home loan from



With local servicing and underwriting, flexible payment options, low closing costs, and free pre-qualification, our experienced lending staff can help you find the best option for your home loan. We even have a low down payment loan option for buyers who have just started building credit or have less than perfect credit.

Refinancing? We offer fixed rate loans with a variety of options and terms, so you can lock in today's low interest rates.

VCCU makes it easy to buy or refinance your dream home.

Call one of our five locations or visit www.valleycommunities.org to apply for your home loan today!

KRONENWETTER
(715) 359-0050

MARSHFIELD
(715) 384-2867

MOSINEE
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STEVENS POINT
(715) 341-4543

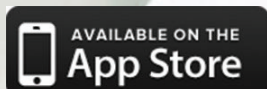
WIS. RAPIDS
(715) 424-4400



*APR or annual percentage rate is accurate as of 09/29/2020 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



Banking at your Fingertips



Save time and a trip to the credit union with VCCU's NetBranch online banking. It's free, secure and easy to use — bank any time and anywhere there's internet. Access e-statements, view account balances, transfer funds between accounts, make loan payments, and more!

If you're on the go, our Mobiliti™ banking app allows you a fast, free, and secure way to manage your accounts on your mobile device. And you can control your debit and credit cards with our CardSecur app — turn your credit card on and off, set transaction controls (spending limits, merchant categories, geographic locations), and receive alerts when your credit card is used. It's banking at your fingertips!

To learn more, sign up and download apps, visit www.valleycommunities.org



*Membership eligibility required. Data rates may apply.
Check with your mobile phone carrier for details.*