



UFCU...Making your dream come true

» Mortgage Loans

Finding the right mortgage is as important as finding the right home. UFCU offers mortgage loans for starter homes, custom homes, and everything in between.

- Fixed and adjustable rate loans
- Construction and lot loans
- Customizable mortgage solutions
- Competitive rates

» Home Equity Loans

Want to build that dream kitchen? Pay off some debt? Take a vacation? UFCU makes it easy to access the equity you have in your home.

- No closing costs, origination fees or annual fees
- Competitive rates
- Flexible terms
- Possible tax deductibility of interest¹

» Visa® Credit Cards

UFCU has the credit card for you. Our Classic, Gold, and Platinum credit cards are powered by Visa, and features include:

- Rates as low as 9.99% APR²
- No annual or cash advance fees²
- Low minimum monthly payments
- 25-day interest-free grace period for purchases³

\$350 off closing costs!⁴



Mike Morgan

In the market for a new home?

Building the home of your dreams?

Considering a refinance of your existing mortgage?

Apply for a UFCU mortgage loan today and SAVE.

Redeem this certificate for \$350 off⁴ the closing costs of your next mortgage loan from United Federal Credit Union.

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Mortgage Loan Advisor

Hendersonville

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Federally insured by NCUA. Equal Opportunity Lender. Equal Housing Lender. NMLS #471962

¹Consult a tax advisor regarding the deductibility of interest and charges. ²APR = Annual Percentage Rate. The Annual Percentage Rate is based on the best advertised rate for a UFCU Visa Platinum Card interest rate of 9.99% APR; Visa Gold 12.99% APR; Visa Classic 14.99% APR. Foreign transaction fee of 1% of each transaction in U.S. dollars if the transaction does or does not involve a currency conversion. Rates may vary and are accurate as of 9/1/2015. Subject to credit approval. Rates subject to change at any time without notice.

³There is no grace period on balance transfers or cash advances; a finance charge will be imposed from the date the transfer is posted to your credit card account. ⁴Discount issued at closing and may not exceed out of pocket cash requirements at closing. This offer may not be combined with any other offers, discounts, or promotions. Offer expires 9/1/2016. Must apply by expiration date AND present this coupon at time of application to receive discount. Discount not valid on home equity loans or lines of credit. Loan subject to credit and collateral approval. 0828151A