

New! The No PMI Mortgage!



Free yourself from PMI

- **Eliminate** PMI
- **Reduce** your monthly payment
- **Low** closing costs
- **Escrow** account for your taxes

Let's help you save \$150-\$300 a month¹

630.276.5555 • press 5

NO PMI Refinances!

Reduce your monthly mortgage payment now

Is this for you? 10% equity ✓

Are you paying PMI? Yes ✓

PMI or Private Mortgage Insurance costs borrowers thousands of dollars. That means you can expect to pay \$150-\$300 or more every month, just in PMI.

Eliminates costly PMI payments • Mortgages from \$40,000 up to but not including Jumbo Mortgages

Call us for the NO PMI (90% LTV) Mortgage Today! 630.276.5555 – press 5 to speak directly with a lending representative.

1) No PMI Mortgages are available for a limited time, with a minimum of 10% or more of the home's value in equity or down payment and an escrow account. PMI examples may vary and depend on your loan size, down payment and credit score. Loans are subject to credit review, approval and program guidelines. Available on owner occupied; primary residence; single family; homes, condominiums and town homes only, with a minimum loan amount of \$40,000 up to, but not including jumbo mortgages. 90% Loan-to-Value or lower. Terms and conditions may apply and rates are subject to change daily. Only new loan funding, not available for existing HACU loans. APR=Annual Percentage Rate.

NO PMI Mortgages!

Buy your first home with only 10% down

Do you have? 10% down payment ✓

Yay, you'll save thousands ✓

Exactly how much is PMI? Private Mortgage Insurance (PMI) can cost borrowers as much as a car \$24,000-\$43,000 over the term of the loan and about \$150-\$300 or more monthly!

Federally Insured by
NCUA

ESI EXCESS SHARE
INSURANCE
Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

NMLS
677680

Equal Housing Opportunity

HEALTHCARE ASSOCIATES CREDIT UNION
The healthy way to bank[®]