

Moving Up or Scaling Down?

We have the right mortgage for you.

First Mortgages • Upsizing
Downsizing • Refinancing

 **HEALTHCARE ASSOCIATES**
CREDIT UNION

The healthy way to bank®



Your perfect mortgage, your perfect move.

Lock in your rate and start your next chapter today!

Why Choose HACU for Your Mortgage:

- Competitive rates that work with your budget
- Tailored mortgage solutions
- No-PMI* options
- Expert guidance from application to closing



Apply today!

hacu.me/yourmortgage

800.942.0158

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. Loans are subject to credit review and approval per 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. Maximum 90% Loan-to-Value. Rates, terms and conditions may apply. Rates are subject to change daily and may require a loan origination fee. Only new loan funding, not available for existing HACU loans.

Must have a Credit Union membership established and be in good standing. The member applicant is responsible for the following fees: appraisal fee, tax service fee, title fees, transfer tax fees, credit report fee, flood cert fee, recording fee, survey if required and work verification fee, escrow reserves and interest due until first payment. Other costs may be included due to program specific circumstances. These examples are not intended to be an all-inclusive list.

*PMI = Private Mortgage Insurance

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Federally insured by NCUA.

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