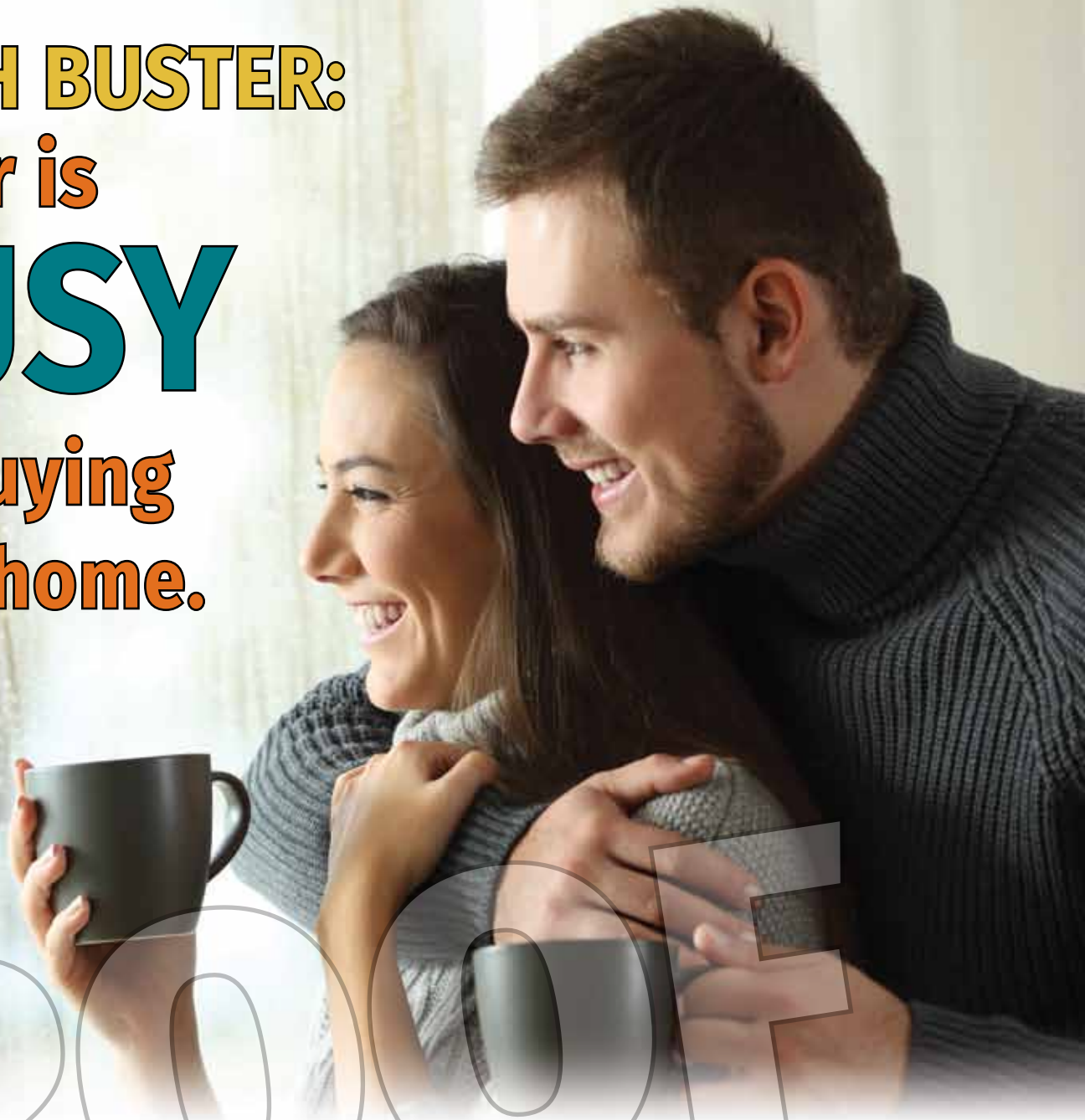


**MORTGAGE MYTH BUSTER:**

**This time of year is**

**TOO BUSY**

**to think about buying  
or refinancing a home.**



**PROOF**

Many members believe it's a lot of work to buy or refinance a home and plan to "tackle it" after the holidays. **However, that's why now is a great time to get started & beat the busy mortgage season!**

Whether you're buying or refinancing, it's our job to take care of all the details, so answering a few questions and signing some paperwork is all the "tackling" you'll have to do.

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**We can start your purchase or refinance paperwork today.**

**Just ask!**

Federally Insured by the NCUA. All loans are subject to approval.

