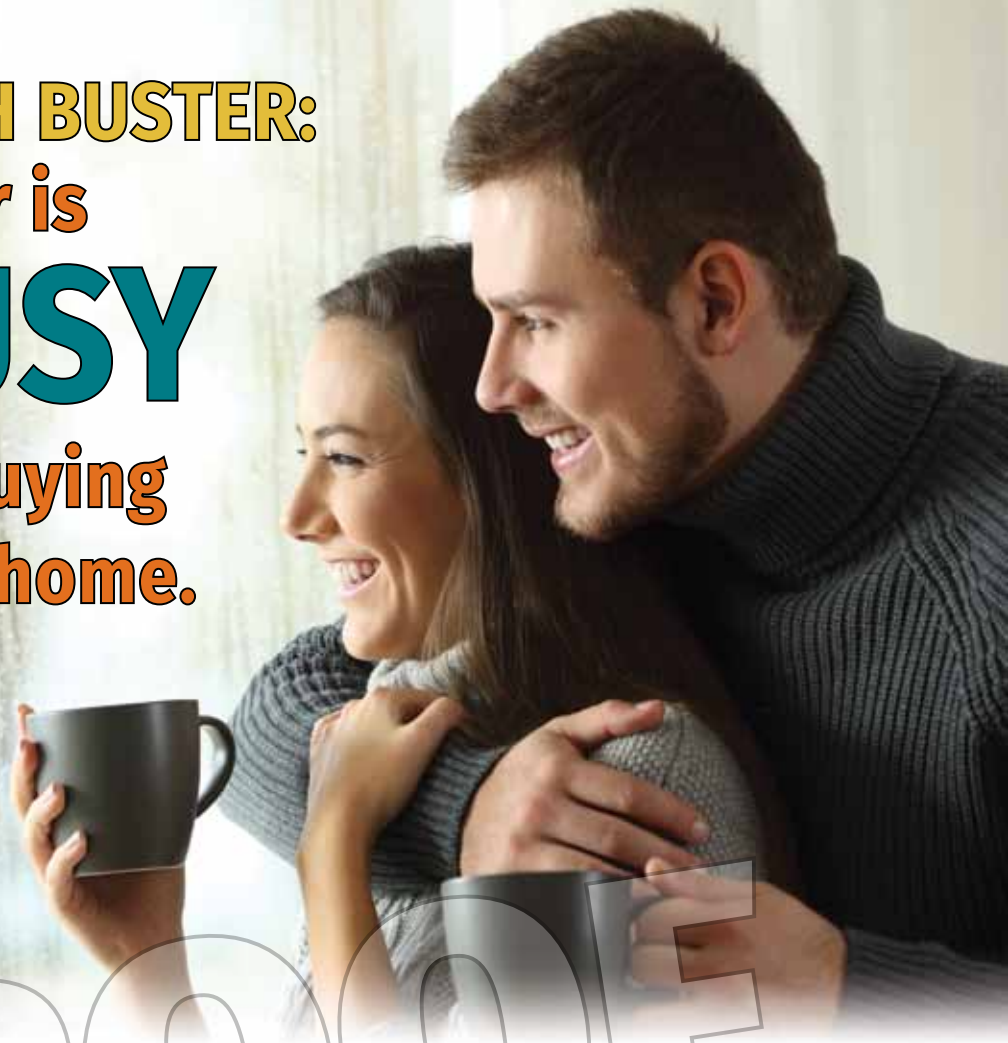


MORTGAGE MYTH BUSTER:

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.

We can start your purchase or refinance paperwork today.

Just ask!

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

