

HOME LOANS

Open the door to your dream home.



Whether you're purchasing your first home, refinancing your current one, or looking for home equity options, we have the right mortgage solution to make your dream a reality.

Your new home is closer than you think.

Buying a home is a big deal, and while it is an exciting time, it can also be a bit stressful. Rely on us, not only for great rates, but for the advice and knowledge you need when buying or selling your home. We offer a variety of fixed- and adjustable-rate mortgage (ARM) term options, so you can choose the right loan to fit your finances.

What is the difference between a fixed-rate and adjustable-rate mortgage? With a fixed-rate mortgage, the interest is set when you take out the loan and will not change. With an ARM, the interest rate applied varies throughout the life of the loan. For example, a 7/1 ARM is fixed for seven years, and then adjusts annually.



Fixed-Rate Mortgage

Lock in your rate for the entire term of the loan, no matter what is happening in the market. With a fixed-rate mortgage, you'll make the same monthly principal payment each month for the life of the loan. We offer 10- and 15-year terms and no prepayment penalty or required escrow account.



Adjustable-Rate Mortgage (ARM)

Take advantage of a lower initial rate and rest easy, knowing there will be no surprise rate changes — rates will adjust annually based on the terms of the loan. Plus, since we base payments on a 30-year repayment period, you're always getting a low rate. Term options range from 3/1 to 15/1 and no prepayment penalty or required escrow account.

Ready to refinance?

Refinancing your home with GECU could help you: change your terms, lower your interest rate, and lower your monthly payments. That's more money in your pocket you could put toward your child's college tuition, family vacations, or your retirement!

Know your options!

Choose from:

- Fixed-rate mortgages with 10- and 15-year terms.
- Adjustable-rate mortgages with 3/1 to 15/1 terms.
- Contact Lending Services at: 513.243.4328/800.542.7093, opt. 2 to find the best option for you!



**General Electric
Credit Union**

For Home Equity Solutions and details go to page 2.

Put your home's equity to good use.

If you already have a first mortgage, and are looking to: renovate your home, finance an education, or pay off high-interest debt, one of our Home Equity Solutions may be right for you! With a home equity loan or line of credit (also known as a second mortgage), you can borrow up to 80% of your home's equity and use the funds for any purchase or project.

Home Equity Loans and Lines of Credit Options

The perfect choice for you if you have and want to keep an existing loan on your home.

- **Home Equity Loans** are available in: 5-, 10-, and 15-year term options with fixed rates and payments.
- **Home Equity Lines of Credit** have no draw requirements and a 10-year draw period, meaning you have 10 years to withdraw funds from the line.

Equity Rich Loans and Lines of Credit Options

The perfect choice for you if you don't have a loan on your home, or if you want to refinance an existing home loan.

- **Equity Rich Loans** are available in 10- and 15-year term options with fixed rates and payments.
- **Equity Rich Lines of Credit** have a 10-year draw period and a 5-year repayment period, meaning you have 10 years to withdraw funds from the line of credit with five years to pay the balance.

Home Equity Benefits

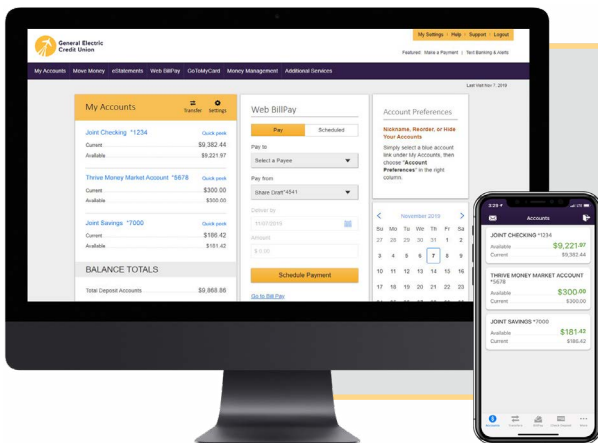
Our home equity solutions include:

- No application fees, closing costs, or escrow accounts.
- 24/7 account access with Online Banking and our mobile app.*
- Free access to your FICO® Score within Online Banking and mobile app.
- Competitive rates. For current rates and full details, visit: gecreditunion.org/lending.

Still not sure which option is best for you?

Our Lending Services team can help!

Contact us at: 513.243.4328/800.542.7093 option 2 to learn more.



How do I get started?

Whether you choose to apply online or in a branch, we're here to help!

- Log in to Online Banking and click **Apply for a Loan** under the **Additional Services** tab or use the mobile app and select **Open Account/Loan** from the menu.
- Visit a branch near you: gecreditunion.org/locations

Member eligibility required. Visit: gecreditunion.org/membership for details.

*We provide Online Banking and our mobile app to you for free; however, message and data rates may apply. Contact your service provider for details. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Insured by NCUA | Equal Opportunity Lender



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Credit Union**

Learn more at: gecreditunion.org/homeloans

or call us at: **513.243.4328/800.542.7093**