



1ST & 2ND MORTGAGE LOANS



General Electric Credit Union

www.gecreditunion.org
513.243.4328 | 800.542.7093

Member Services Phone Center Hours

Mon-Thur: 8 am - 5 pm, Fri: 8 am - 6 pm
Sat: 9 am - 2 pm

Office hours vary; please visit our website for details.

Email

memberservices@gecreditunion.org

Mailing Address

10485 Reading Rd | Cincinnati, OH 45241

Federally Insured
by NCUA



Equal Opportunity Lender
GECU NMLS #449875



DISCOVER

solutions for all
things home



General Electric Credit Union

“ Our home financing experience was simple and straight-forward, allowing us to focus on our move. ”

Non-commissioned professionals seek the best products for our members and their budget.

Whether you're purchasing a new home, refinancing your current one, or using your home's equity for other purposes, we're your solution for all things home.

First Mortgage Loans

You've decided to look for a home, or refinance your current one, now let us help with your financing. As a top mortgage lender in the area, we have far-reaching experience with more than just traditional purchases and refinances. We can also finance construction projects, investment properties, and no piggy-back jumbo mortgages. Let us get to know you; we'll find the best type of financing to satisfy your family budget.

With a GECU mortgage, you'll find:

- Great low rates and closing cost specials
- Flexible terms with free pre-approvals
- Personal service from start to finish
- No prepayment penalty or required escrow account
- Easy online application and convenient payment options

Equity Rich Fixed Loans & Lines of Credit

If you're a homeowner and have spent years building equity into your home, our first mortgage alternative - Equity Rich - may be the perfect solution for you. Equity Rich products are ideal for those with an existing, mature mortgage or for someone looking for a short-term mortgage option with a lower rate. Unlike a traditional mortgage, you don't go through

the first mortgage process or pay those fees; there's no application fee or closing costs.

- **Fixed Equity Rich Loans** are perfect for those looking for a 10 - 15 year term and a fixed payment.
- An **Equity Rich Line of Credit** rolls your first mortgage balance into a second mortgage and allows you to use the extra equity for whatever you need.

Home Equity Fixed Loans & Lines of Credit

Turn the equity in your home into usable funds for various projects or purchases. We offer two options:

- **Fixed Home Equity Loans** provide you with a lump sum. We offer terms up to 15 years with a fixed rate and monthly payment for the life of the loan.
- A **Home Equity Line of Credit** gives you the flexibility to access the equity in your home whenever you need. There's no annual fee, inactivity fee, or initial draw requirement and you only pay interest on the funds you use.

Both options have the same great features:

- No application fee or closing costs
- No prepayment penalty
- Tax deductible*

For more details on all of our mortgage products, visit www.gecreditunion.org, select Menu, then Borrowing.

For Questions and to Apply:



Visit www.gecreditunion.org or login to Online Banking.



Call us at: 513.243.4328 or 800.542.7093.



Meet with a loan officer: at Evendale, Mason, Loveland, or Fairfield; Eastgate by appointment.