



## Town and Country Credit Union



## Top Tips

**Browse with care.** Many people use the Internet to research rates and explore mortgages. That's great.

There's a lot of information online. But at the same time, many deals aren't all they're cracked up to be. In the end, you might be better off with a real person you can trust.

**Think automatic.** It can be a hassle to write a check each month and get it in the mail on time. A smart alternative is to set up automatic payments so you never have to think about it- and you'll never have a missed or late payment.

**Understand ARMs.** With the low introductory rates, adjustable mortgages can be tempting. But they represent a real risk if the economy shifts and your rate (and payments) start to spike. Be sure you understand how ARMs work and weigh the risks and benefits.

**Keep it local.** Do you know that most mortgage lenders write your loan and then sell it off to another company for servicing- which means you may end up communicating and making payments to a company in California or New Jersey? Not with Town and Country Credit Union. In most cases you'll make your payments directly to us.

**Know your options.** Especially if this is your first time buying a home. There are several programs out there specifically tailored to the first-time homebuyer. Let Town and Country Credit Union help you determine which loan is best for you and your situation.

### *This is where you belong*

1024 5th Street  
Harlan, IA 51537

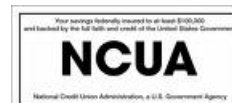
Phone 1-712-755-3881  
Toll Free 1-877-455-3015  
Fax 1-712-755-5536

**Lobby:** Mon.-Fri., 8:30 a.m. - 4:30 p.m.

**Drive-up:** Mon.-Fri., 7:30 a.m. - 5:00 p.m.  
Saturday, 8:30 a.m. - Noon

[www.towncountrycu.com](http://www.towncountrycu.com)

email: [cuservices@towncountrycu.com](mailto:cuservices@towncountrycu.com)



Federally Insured by NCUA

Revised 6-8-11

**Bank On Something Better!**  
**In Your Community,  
For Your Community,  
Town and Country Credit Union**

## Mortgage Loan

**In Partnership with  
Premier Lending  
Alliance**



## Home Loans

There are many good reasons to buy a new home. Town and Country Credit Union gives you even more- competitive rates and a full menu of mortgage programs, including discount realty services and a first time homebuyer program. Whatever mortgage you choose we'll build a package to fit your needs because just like you, we listen to reason.

## What's Your Reason?

### FIRST-TIME HOMEBUYER

Buying your first home can be an exciting, yet scary process. Take comfort in knowing our mortgage professionals will work with you- start to finish- throughout the entire purchase process. With our full menu of mortgage services, including a first-time homebuyer program, we can help you achieve your dream of home ownership.

### UPGRADING?

Is a lack of space cramping your style? We can give you some breathing room by identifying your long-term goals and selecting a mortgage to fit your parameters- getting you into that bigger house you've had your eye on. Keep your payment low with a traditional 30 or 40 year term or quickly build equity with our 10 or 15 year loans. Whichever you choose, we'll design a mortgage specifically for you.

### DEBT CONSOLIDATION

Make the monthly chore of paying your bills easier by refinancing and cashing out some of your equity. Borrow up to 90% of the value of your home and in most cases pay no out of pocket expense!

### HOME IMPROVEMENTS AND MORE

Expand your home without tightening your wallet. Consider a cash-out refinance to add an addition or remodel your kitchen. Use the funds for anything you choose- a new boat, a timeshare or even a good investment opportunity! Whatever the purpose, we'll create a mortgage package that's right for you.

### LOWER YOUR INTEREST RATE

A little restructuring of your mortgage can go a long way- and it's easy with our refinance options. A low 3,5 or 7 year Adjustable Rate Mortgage (ARM) can significantly reduce your monthly interest rate. Or, to shorten your term and build quick equity our 10 or 15 year fixed rate loans.

### REFINANCING?

Transform that 30 year mortgage by refinancing to a more manageable term. Our Free-in-10 program provides a way to quickly and easily transform your long-term mortgage to a low, fixed-rate loan. By paying off principal at this accelerated rate, you can shave decades off your existing term and own your home free and clear in 10 years or less! If a 10 year term is to ambitious, enjoy the acceleration of our Free-in-15 Mortgage, with a lower monthly payment.

## Your Options

### FIXED RATE LOANS

- \*Stable, fixed principal and interest payments
- \*Higher quality loan amounts
- \*Different programs for all income levels
- \*Best available long term rates
- \*Conventional and Government (FHA, VA) financing available
- \*Valid for loan amounts up to \$1,000,000
- \*Flexible terms available

### ADJUSTABLE RATE LOANS

- \*Initial interest rate is lower
- \*Allows you to qualify for a higher loan amount

### HOME CONSTRUCTIONS & REMODELING LOANS

- \*Combines a construction line of credit with permanent financing
- \*One closing reduces closing cost and documentation

## Get Answers You Can Trust

Mortgages can be complicated. Having your own guide and advisor can really help. At TCCU, we're here for you. If you have a question or a problem, you'll talk to the same friendly people you trust for your other banking needs. Why waste time on the Internet or with a busy broker. Talk to us!

Getting the right mortgage starts with asking the right questions:

- \*How long do you plan to stay in the house?
- \*What have you budgeted for a monthly payment?
- \*Are you a first-time buyer?
- \*What is your tax bracket?
- \*How much money do you have for a down payment and closing cost?
- \*Is your income projected to remain stable?
- \*Do you want a payment that's the same every month?
- \*Do you want the option to pay off the mortgage early?