

# MORTGAGE AND HOME EQUITY LOANS

- **Fixed Rate Mortgage** - if you want the security of a predictable payment, the rate is fixed for the life of the loan, and terms offered are up to 30 years
- **Cost Saver Mortgage\*** - if you're thinking of refinancing a mortgage from another lender, this program makes the process quick and easy
- **Accelerator Mortgage\*** - offers the same advantages as the Cost Saver Mortgage, with shorter terms for those who want to pay off their mortgage quickly
- **Adjustable Rate Mortgage** - offers home buyers built-in protection against possible future rate increases with a lower start rate compared to fixed loans
- **Government Loan Options** - USDA Rural Development, Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and CHFA mortgages allow qualified members to achieve their dream of home ownership
- **Fixed Rate Home Equity Loan\*** - these low fixed rate loans can be used for home improvements, debt consolidation, education or a new car
- **Home Equity Line of Credit\*** - for the ultimate in convenience, access your credit line by just writing a check. With approved credit, you may even borrow up to 80% of the appraised value of your home (minus the first mortgage balance, if any)

Visit any of our branches or call  
**860.446.8085 or 800.962.3237**

**MEMBERS BANK BETTER.**

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\*Some fees apply for loans greater than \$250,000.