



PrimeTrust Federal Credit Union

# Mortgage



PrimeTrustCU.com

765-289-2148

Muncie | Yorktown | Anderson | New Castle




Find Your Perfect Mortgage Solution

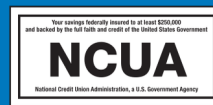
Looking for Muncie's best rates? With our diverse set of mortgage offerings, you've found them.

Financing your dream home is easy with PrimeTrust! In fact, you have multiple online tools to assist you. We offer you a great rate every time. With a pre-approval, you can negotiate with confidence.

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**PrimeTrust**  
FEDERAL CREDIT UNION

Federally insured by NCUA

For over 90 years, we've helped first-time and seasoned home buyers get into the home of their dreams. We're here for you!

Your **STORY** *Matters*

# Variety Loans that Fit You

PrimeTrust offers affordable mortgages, competitive rates, and easy online applications.



## OPTIONS



### Advantage Mortgage

- Requires 20% down or 20% equity

### Home Equity Loan

- Access your home's equity but maintain the security of a fixed rate and term

### Home Equity Line of Credit

- Flexible options, including variable rates and interest-only payments

### Fixed Rate Mortgage

- Offers predictable monthly payments and fixed interest rates.



### Construction Mortgage

- Streamline your construction and your financing process

### USDA/Rural Development Loan

- Offers no-down-payment mortgages for low-to-moderate income homebuyers in rural areas.

### Jumbo Loan Mortgage

- Provides financing for high-value homes that exceed conventional loan limits.



### First-Time Mortgage Options

- **Freddie Mac Home Possible:** Flexible down payments for low-to-moderate income first-time buyers.
- **Fannie Mae HomeReady:** Easier qualification and flexible down payments for first-time buyers with little to no credit history.

### Federal Housing Administration

- Easy qualifications and low down payments for borrowers with less-than-perfect credit.

### Veterans Association Loan

- VA loans offer zero down payments, no mortgage insurance, and flexible qualification for eligible veterans.

### Adjustable Rate Mortgage

- Adjustable-rate mortgages offer lower initial rates but may increase over time.

## BENEFITS



- Fast, painless and easy-to-understand loan qualification process
- Competitive interest rates with terms ranging from five-to thirty-years
- Local employees, local leadership, and local decisions - we'll listen to your personal financial story
- Make payments from your PrimeTrust checking or savings account or by direct payroll deposit



- Manage your loan account and payments with PrimeTrust's Online Banking



Review Our Rates

To explore our Mortgage options today, visit [primetrustcu.com/mortgage](http://primetrustcu.com/mortgage)