

HOME FINANCING



*BECU MEMBER:
Anthony B., Tacoma*

*more than
just money®*

BECU

HOME LOAN OPTIONS

WHETHER YOU'RE LOOKING to buy your first home, upgrade to a larger home or purchase a rental property, BECU's low rates and closing costs, along with user-friendly online tools, make it easy to find a loan that fits your needs.

LOW RATE, LOW CLOSING COSTS & FEWER FEES

Getting a new home loan or refinancing does not have to be a challenge. We offer straightforward terms and conditions that are easy to understand.

BECU LOAN REPRESENTATIVES ARE NON-COMMISSIONED

We are here for our members. We don't work for a paid commission. Our focus is to help our members find home financing options that work for them.

HOME LOAN OPTIONS FOR YOU

- >> 10-Year, 15-Year, 20-Year and 30-Year Fixed Rate Loans
- >> 30-Year Adjustable Rate Loans with adjustment intervals at 3, 5 and 7 years
- >> Jumbo Loans with no origination fee for buying or refinancing more than \$417,000
- >> 12-Year No Fee Mortgage for homeowners who owe less than \$250,000 and want to refinance without additional costs on the new loan.

LEARN MORE ABOUT HOME FINANCING

At www.becuhomeloans.org, you can:

- >> Choose the best home loan for you
- >> Apply for your home loan
- >> Find educational seminars on home buying and selling
- >> Use helpful loan and budget calculators
- >> Use other valuable tools and resources available to you

BECU MEMBERS left to right: Jonae S., Mt. Vernon; Nick W. & Carol H., Seattle; Michelle R., Vancouver; Lee G., Kent; Ennis & Silas T., Renton



BECU Home Financing

ARE YOU A FIRST-TIME HOMEBUYER?

We offer several options that are designed for the first-time homebuyer along with free home buying seminars, workshops and webcasts. To find a seminar near you, visit www.becu.org/seminars.

Home Loan Payment Relief

(HLPR) Loans are designed for first-time home buyers with a household income of less than 100% of the area median income in the county where the home is located.

FHA Loans are federally insured by the Federal Housing Administration (FHA) and are designed for home buyers who have minimal funds for a down payment or minor past credit issues. These loans have fewer restrictions than conventional loans along with a smaller down payment.

SAVE TIME AND MONEY WITH BECU REAL ESTATE SERVICES*

When it comes to buying a home, all of us could benefit from a knowledgeable advocate who is looking out for our best interests. The optional BECU Real Estate Services program assigns you a personal advocate who will monitor the entire purchase process, from finding the right real estate agent to all the closing details.

BECU Real Estate Services also provides discounted closing costs and a 20% rebate on certified BECU real estate agent commission when using Real Estate Services. You can also receive special discount offerings on home supplies and furnishings.

All loans are subject to credit approval and other underwriting criteria. Certain restrictions apply. Home loan programs, rates, terms and conditions are subject to change without notice.

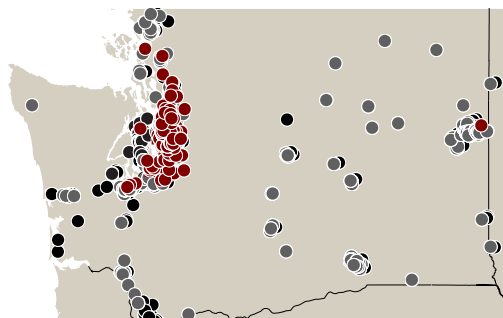
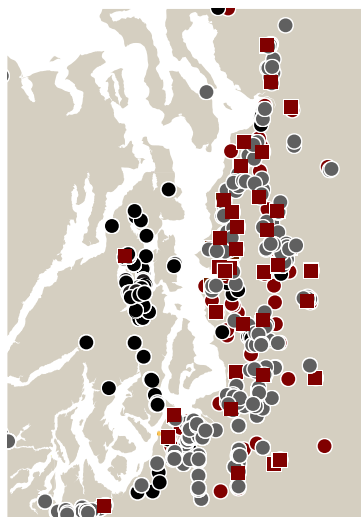
12-Year No Fee Mortgage: Valid for refinance only. Borrower is responsible for paying all fees and charges imposed by an existing lender (for example, payoff demand statement fee and/or re-conveyance fee) as well as any prepayment penalty imposed by that lender. The borrower is responsible for payment of interim interest, property taxes and insurance premiums (if due).

**BECU Real Estate Services is a program provided by Prime Alliance Real Estate Services, LLC. Offers subject to change without notice.*



ANYWHERE, ANYTIME ACCOUNT ACCESS

BECU BELONGS TO THE CO-OP and Shared Branching networks, giving our members access to thousands of ATMs and branches nationwide.



BECU Neighborhood Financial Centers

40+ throughout Puget Sound

BECU ATMs

170+ throughout Puget Sound

Shared Branches

4,000+ Shared Branch Locations Nationwide

CO-OP Network

28,000+ Surcharge-Free ATMs Nationwide

FOR A COMPLETE LIST OF LOCATIONS, VISIT WWW.BECU.ORG/LOCATIONS

BANKING ON THE GO



USE THESE FREE SERVICES to conduct your banking business while on the go:

- >> Free Online & Telephone Banking
- >> Free Mobile Banking*
- >> Free Bill Payment & eBills
- >> Free eStatements

For a complete description, visit www.becu.org/access.

*Airtime, roaming, data usage and minutes of use may be billed by your mobile provider.



ColorGraphics is FSC (Forest Stewardship Council) certified in all our facilities. We are proud to promote environmentally appropriate, socially beneficial, and economically viable management of our world's forests.

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08/12

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