



**Whitefish**  
**CREDIT UNION**

# REAL ESTATE LENDING

Discover our difference!



# OUR DIFFERENCE IS A COMMITMENT TO SERVE YOU

## WHAT DEFINES A MORTGAGE LENDER?

All too often we hear what sets lenders apart is the personalized service they offer to their clients. When it comes time to sign for the loan, do the fees they charge, and their ability to service the loan, actually match their commitment to putting the homeowner first?

At Whitefish Credit Union, every aspect of our mortgage lending reflects our commitment to serve our borrowers. We never charge a lender origination fee, and we never sell your loan. If a home loan requires us to use an outside partner, we pass along the actual cost of that service with a detailed and transparent report. That's how we do business at Whitefish Credit Union.

Discover the difference by considering your next home loan with Whitefish Credit Union. We will provide you with unbiased and straightforward advice on purchasing, refinancing, or paying for the build of your next home. See why thousands of borrowers have trusted us with their home loans and why they have made us the largest credit union in Montana.



## REAL ESTATE LOANS

### Fixed-Rate

20-Year, 15-Year, 10-Year

### Adjustable Rate (30-Year Amortization)

3/1 ARM, 5/1 ARM, 7/1 ARM

### Non-Conforming Real Estate

Fixed-rate and adjustable rate terms

### Construction

3 to 9 Months

### Land & Lots

Fixed-rate terms

### Jumbo Loans

Loan amounts greater than \$700,000



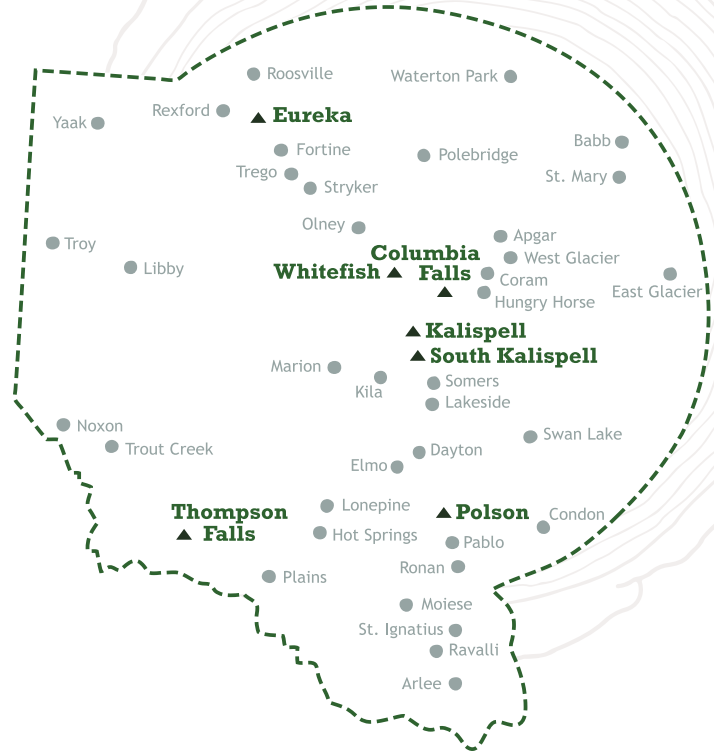
# YOUR NEXT HOME LOAN WITH A CREDIT UNION

If you have both a mailing and physical address located within 50 air miles of Whitefish, Montana, or within Lake County, Lincoln County, or Sanders County, you can qualify to apply for a home loan with Whitefish Credit Union.

Whitefish Credit Union requires all account holders to maintain a share savings account with a \$5 minimum balance.

**Stop by one of our branches to learn more.**

## FIELD OF MEMBERSHIP



## OUR COMMITMENT

### No Lender Origination Fees

We mean it when we say we are a not-for-profit. We don't charge lender origination fees with any of our real estate loans. Compare this with any lender, and you might discover thousands in savings.

### Your Loan Stays With Us

Surprise! Have you ever been frustrated by receiving a notice that your loan was sold to yet another lender? We service every loan we make, which means that you always know who to call when you have questions about your loan.

### No Private Mortgage Insurance (PMI)

If a lender trusts you with a loan, then why do they add an extra monthly charge called Private Mortgage Insurance? We don't charge PMI, even if you have less than 20% equity in your home. This means a more affordable monthly payment.

### We Don't Add The Extra Fees

Some lenders and brokers add a bunch of additional charges just for completing a loan with them. We don't charge rate lock fees, appraisal review fees, funding fees, or underwriting fees. If a home loan requires us to use an outside partner, we pass along the actual cost for that service with a detailed and transparent report.

### Competitive Rates

We offer competitive rates along with exceptional value on our mortgage loan options.

### Direct Lender & Community Focused

We use our own funds to make your loan. All lending decisions are made by dedicated staff based in Northwest Montana.



**Learn more at [whitefishcu.com](http://whitefishcu.com)**

OUR GOAL IS TO  
PROVIDE THE HIGHEST  
LEVEL OF SERVICE WITH  
COMPETITIVE RATES.



**We belong to you.**



# REAL ESTATE LENDING

## First Time Home Buyers

Purchase your first home with as little as a 5% down payment, and enjoy the great benefits of a Whitefish Credit Union mortgage. You will never have to pay Private Mortgage Insurance, which means you may be able to afford leaving your rental for good.\*

Not your first time buying a home? We offer loan options to purchase with as little as a 10% down payment. A Whitefish Credit Union mortgage loan officer can help you select the right loan for your budget.

## Jumbo Loans (Loan Amount > \$700,000)

We offer highly competitive jumbo loan rates. Some lenders charge extra fees for high-dollar mortgage loans, but with Whitefish Credit Union, you'll receive your mortgage at a reasonable cost without extra fees.

## Condominium Loans

Interested in purchasing a condo, but having a difficult time finding a lender who won't charge higher fees? Whitefish Credit Union may be able to help you purchase or refinance your condo.

## Home Equity Line of Credit (HELOC)

A Home Equity Line of Credit is a low-cost alternative to high-interest consumer loans and credit cards. You may be able to borrow up to 90% of your home's appraised value to make home improvements, go on your long-overdue vacation—even pay off your credit card debt.

Since a HELOC is a revolving line of credit, it allows you to access your funds when you need to.

## Land Loans

Did you find that perfect lot for your future dream home? We may be able to help you finance the purchase of land to build or even to hold as an investment. There are no time restrictions for building on your lot.

## Construction Loans

Building your dream home can be stressful. Luckily, Whitefish Credit Union offers construction loans to help you through the process. We may be able to finance your new home from the moment you break ground, all the way until you move in.

## Investment & Rental Property Loans

Purchasing an investment property can provide you financial stability and extra income. If you are looking to buy or refinance an investment or rental property, we can offer competitive rates on your loan.

## Commercial Real Estate

Our dedicated Commercial Lending Department offers a variety of real estate loans that may be able to fit with your business. Reach out to our Commercial Lending team at (406) 257-6042 to schedule a no obligation consultation on purchasing or refinancing your commercial property.







# Whitefish CREDIT UNION

 @Whitefishcu

[whitefishcu.com](http://whitefishcu.com)

## **COLUMBIA FALLS**

405 9th Street West  
Columbia Falls, MT 59912  
(406) 892-8000

## **EUREKA**

105 Dewey Avenue  
Eureka, MT 59917  
(406) 297-7800

## **KALISPELL**

234 East Montana Street  
Kalispell, MT 59901  
(406) 257-3123

## **SOUTH KALISPELL**

1825 Highway 93 South  
Kalispell, MT 59901  
(406) 758-0407

## **POLSON**

110 3rd Avenue  
Polson, MT 59860  
(406) 883-3600

## **WHITEFISH**

300 Baker Avenue  
Whitefish, MT 59937  
(406) 862-3525

## **THOMPSON FALLS**

107 Pond Street  
Thompson Falls, MT 59873  
(406) 827-5626

## **COMMERCIAL LENDING**

1845 U.S. 93 S  
Kalispell, MT 59901  
(406) 257-6042



Federally Insured by NCUA

Membership subject to eligibility. Loan subject to borrower and property eligibility.

\*First Time Home Buyer - Borrower must have not owned residential real estate within the past three years. Eligibility subject to verification. NMLS #409281