



MORTGAGE | Why Wright-Patt Credit Union®?

15 Reasons You Should Use WPCU® for Your Mortgage Loan

Wright-Patt Credit Union (WPCU®) knows what a big financial commitment buying a home can be and how it can be confusing for some home buyers. If you are buying a home or refinancing a mortgage, let us help make it a little easier!

1. Fast, local loan decisions. Count on us to work with you to ensure a timely, smooth closing process.
2. Local underwriting at our corporate office.
3. We can, and more importantly, will offer portfolio loans--that is loans kept in our own portfolio rather than the secondary mortgage market.
4. Membership covers 20+ counties in Southwest and Central Ohio.
5. Innovative products such as Adjustable Rate Mortgages (ARMs), low cost refinance options, and Doctor and Dentist Loans offered.
6. All loans are locally serviced using WPCU's wholly owned mortgage loan servicing subsidiary.
7. Builder draws are serviced and disbursed locally providing better communication between all parties.
8. Conventional, VA, FHA and USDA products available.
9. Competitive pricing--often with lower closing costs.
10. Low down payment options. We have low down payment options for first-time home buyers and no money down programs such as VA and USDA.
11. Jumbo lending up to a \$1,500,00 loan amount.
12. We have provided our members a Patronage Dividend for 15 consecutive years.
13. We offer free credit / financial management counseling services to our members through GreenPath.
14. If a loan falls outside of our lender guidelines, our single decision maker process simplifies exceptions.
15. We provide exceptional member service everyday to earn your trust and want you to become a "Member for Life."

Contact us today to see how we can help make financing your home a little easier!

Call (800) 762-4700

Visit [WPCU.coop/MortgageHelp](https://wpcu.coop/MortgageHelp)

© 2024 Wright-Patt Credit Union. All Rights Reserved.

All loan applications subject to credit approval and property appraisal. VA loans require a VA certificate of eligibility. WPCU is not acting on behalf of, or at the direction of the FHA, VA, the USDA or the Federal Government. Mortgage loans processed by myCUMortgage, LLC, NMLS ID 565434 – a wholly-owned subsidiary of Wright-Patt Credit Union, Inc. Wright-Patt Credit Union NMLS ID 510034.

062024PS



WPCU.coop



/WPCU



/WrightPattCreditUnion



/WrightPattCreditUnion



/WPCU



Federally insured by NCUA
Equal Housing Opportunity

Save Better. Borrow Smarter. Learn A Lot!

WPCU.coop | (800) 762-0047 | TTY: (800) 750-0750 or 711

WrightPatt
CREDIT UNION, INC.®