

Some choices are easy...

CLOSING
COSTS? →

← NO CLOSING
COSTS?

Whether you're a first-time home buyer or you're refinancing an existing mortgage, you can **save big** with a **no closing cost mortgage from CFCU**. Last year, the average home buyer paid over \$3,000 in closing costs. At the same time, our members saved over \$1.3 million in closing costs!

#1
residential
mortgage
lender† for
7 consecutive
years!

At CFCU, you'll also find great low rates, a big selection of mortgage products, quick approvals, more ways to apply (including online), fast closings and a friendly, helping hand guiding you through the entire process.

Make the easy choice—

choose a no closing cost mortgage from CFCU. Find out more by calling 607-257-8500 or log onto **www.myfcu.com**.



**Maybe your bank
should be a credit
union!®**

*No closing costs with 3-year recapture, 80% maximum loan-to-value. Please call the Credit Union to obtain a list of closing costs that are covered by this program. \$500 application fee refunded at closing, single-family, owner-occupied residential properties only. You must have or open a Premiere Checking account with autopay to qualify. All loan applications are subject to approval; the Credit Union reviews applications to ensure fairness and compliance to CFCU policy.

†CFCU is the #1 mortgage lender based on recorded mortgage dollar volume within its field of membership, in Tompkins and Cortland Counties combined.

Equal Opportunity Lender



This credit union is federally insured by the National Credit Union Administration.