

SmartHome SmartLoan

FIRST-TIME HOME LOAN

Special First-Time Homebuyer Rates

Low Down Payment Options

Pre-Approval in 1 Business Day

FIXED RATE HOME LOAN

No Closing Cost Options

Flexible Terms - 15, 20, 30 Year

Pre-Approval in 1 Business Day

HOME EQUITY LINE OF CREDIT

As Low as 1.99% APR* for 12 Months
After 12 months, rate will vary from
4.00% - 6.25% APR.

24-Hour Access; Use Funds for Anything
Renovations, education expenses, debt consolidation, and more!

No Annual Fee

**\$1,000 MAXIMUM
CLOSING COSTS¹**

**FREE APPRAISAL
& ECHO DOT²**

**\$199 MAXIMUM
CLOSING COSTS³**

**Apply Online at bit.ly/SPFCUHomeLoans or stop into our
Hutchinson Branch located at 1250 Hwy 15 South.**

*APR - Annual Percentage Rate. Promotion valid until April 30, 2018. To be eligible, you must close your mortgage on or before 6/30/18 and have submitted an application during the time period 2/16/18 - 4/30/18. Mortgage Payment Example: 30 year fixed rate at 4.000% APR - payment of \$4.77 per \$1,000 borrowed; 15 year fixed rate at 3.625% APR - payment of \$7.21 per \$1,000 borrowed. The payment example does not include amounts for taxes and insurance premium, if applicable, and that the actual payment obligation will be greater. The terms listed are the maximum term available for qualified borrowers.

¹Limited-time offer available for First Time Homebuyer purchases only. \$1,000 maximum closing costs may not be available in all states. ²Limited-time offer available for secondary market purchases - any fixed 15, 20 or 30 year mortgage. Excludes Rapid Refi and First Time Home Buyer. Echo Dot will be given to member at time when the loan closes. One Echo Dot per household. \$1,500 Smart Home Package winner will be notified on or after July 1, 2018. ³As low as 1.99% for 12 months from application date. After 12 months rate will vary between 4.00% - 18.00% based on your creditworthiness. Must maintain a balance greater than zero on the HELOC for the first twelve (12) months. If you fail to comply with this criterion the interest rate on your HELOC will increase to the variable rate stated on the Home Equity Line Agreement and Disclosure statement even if the twelve (12) months are not up yet. \$199 maximum closing costs may not be available in all states and does not include cost of appraisal. Must carry insurance that secures this plan. Federally Insured by NCUA | Equal Housing Lender | 877-794-6712 | southpointfinancial.com

