

Experience The Credit Union Difference!

We understand that, whether you are buying a new home or refinancing an existing mortgage, the process can be somewhat daunting. That is why it is important to work with experts you have come to know and trust.

After all, our friendly staff are people committed to help you achieve your goals and dreams of home ownership. We understand that entrusting us with your unique home financing needs, you are expecting us to deliver the very best products, service and support.

You are trusting us to deliver the credit union difference you have come to expect from us at E&G EFCU.

E & G Employees FCU has partnered with OwnersChoice Funding to help you make buying that new home a reality. Mortgages are serviced by OwnersChoice Funding.



Rev. 4/2015



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Educational & Governmental EMPLOYEES FEDERAL CREDIT UNION

Main Office – Hartsdale

333 N. Central Avenue
Second Floor
Hartsdale, NY 10530

Phone: (914) 946-6200
Fax: (914) 946-2910

Branch Office – Mt. Vernon

22 West 1st Street
Room 311
Mt. Vernon, NY 10550

Phone: (914) 664-2646
Fax: (914) 664-7991

Web Site and Online Banking

www.egefcu.com

24/7 Audio Response

(914) 946-9218



Mortgages

It Pays to Belong!



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Our personal approach

When it comes to mortgage financing, your time and money are precious. As your mortgage provider, we're committed to making the entire experience simple, convenient and hassle-free. We know you may have questions, and we're here to answer them. When you partner with us, you'll get:

- **A mortgage that fits your life.**

Purchasing your first home? Refinancing to lower your monthly payment? No matter what your mortgage needs are, you need a rate and term that fit your life. We'll work with you one-on-one to identify your needs and goals, then tailor your mortgage accordingly.

- **Personalized, responsive service.**

As your credit union, we strive to handle all of your transactions with an unparalleled level of service and your mortgage financing is no exception. From day one, you can look to us for expert advice and competitive options.



A partnership that lasts

Mortgage financing should be a long-term partnership. As your partner, we make sure you receive the best options and services. Here's what you can expect:

- **Secure online application process.**

Complete your application from the comfort of your own home. If you need help, we're just a phone call or e-mail away.

- **Free pre-approvals.**

Our free pre-approval process will help you determine how much mortgage you can afford in just minutes.

- **Fixed and adjustable rate options.**

It's important to get the right type of mortgage, so we offer you a wide variety of options and explain the benefits of each.

- **Competitive Rates.**

You can always count on us for dependably low rates.

- **Low fees and affordable closing costs.**

We keep the costs to a minimum, so you don't have to wipe out your hard earned savings to finance your home.



Get Started TODAY!

You may be ready to become a new homeowner or wish to lower your monthly payment. Perhaps you are looking borrow some of your existing equity. No matter your goals, we are here to help you achieve them.

Your mortgage is one of the biggest investments you will ever make and we at E&G EFCU believe you should be offered the best financial options available.

Get started today by visiting us at:

www.egefcu.com



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