

3% DOWN MORTGAGE SOLUTION

Down payments made easy.

consumers credit union

together since 1951

3% Down Mortgage Solution¹. Down Payments Made Easy.

Looking for a home? Need a flexible, low down payment option? Consumers has a unique program to get you in your home faster and with less money out of pocket – it's our 3% Mortgage Solution. No Hassles. Yes! Affordable.

Our 3% Down Mortgage Solution provides you with:

- Low 3% down payment (Yes! Gifts accepted!)
- No FHA hurdles
- Flexible, common sense underwriting
- Budget friendly with no mortgage insurance

You're more than a credit score at Consumers. Our 3% Mortgage Solution brings you flexible underwriting, no minimum credit score, and no added loan fees for participation (like FHA/VA). Ease your home buying experience with a standard appraisal (vs. FHA property inspection), the seller's ability to contribute up to 6% in prepaids and closing costs, and service by your local credit union. Your loan will never be sold!

What does this mean? Less cash out of your pocket at closing and a more budget friendly monthly payment.

Learn more about this loan program and apply online at ConsumersCU.org/Loans/Mortgages.

VP of Mortgages John Murphy Achieves Certified Mortgage Banker Designation



John Murphy,
VP of Mortgages

Consumers is proud to share that John Murphy, our VP of Mortgages, has earned the elite designation of Certified Mortgage Banker (CMB)^{®2} by the Mortgage

Bankers Association.

- Of approximately 300,000 mortgage bankers, only 1,300 are CMBs.
- In the credit union industry nationwide, there are only 7 CMBs.
- In the state of Michigan, there are only 25 CMBs. Only two of those are with a credit union.

John completed an intensive training and testing. "[CMB] symbolizes respect, credibility, ethics and achievement within real estate finance," per the MBA. John joined Consumers in 2012. Since then he's contributed to the financial wellbeing of members by developing innovative mortgage programs, including our new **3% Down Mortgage Solution!**



Learn about buying a home
in our eLibrary video series:

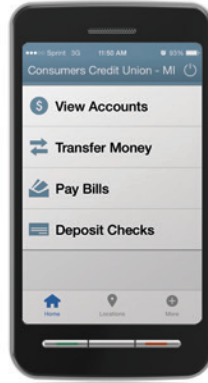
<http://wp.me/p3zcTg-17q>



Bank Where You Want, When You Want with our NEW Mobile App with Check Deposit

#TakeUsWithYou

Manage your money easily on the go! Use our NEW Mobile App to view your accounts, transfer money, pay your bills, and even deposit checks. Just go to your app store via your mobile device and search for Consumers Credit Union.



Other new Online Banking features

- Bill Pay can now easily be found on the home page of Online Banking. Pay bills quickly and easily with just a click!
- Finance Works – Budgeting has never been easier than with Finance Works! Add information from your accounts at other financial institutions, assign categories to your transactions, and get a big picture budget snapshot right on your Online Banking home page.
- We now offer more transfer options than ever! Transfer between your Consumers accounts, to and from your accounts at other financial institutions, to another member, or to any person.

Learn more about the great, new features of Online Banking at blog.consumerscu.org.



With a Home Equity Line of Credit (HELOC) from Consumers Credit Union, you can take your home's equity and turn it into cash for whatever

you need or want. Simply apply once, and then withdraw funds whenever you want. **Use a Home Equity Line of Credit to:**

- Remodel your home
- Finance your child's education
- Take a dream vacation
- Consolidate debts

For a limited time, Consumers Credit Union is offering new HELOCs at just **0.99% APR³ for 6 months** (then, as low as 3.25% APR³), making right now the perfect time to get to work on your dreams. Visit ConsumersCU.org to learn more, or give us a call at **800.991.2221** to apply for a Home Equity Line of Credit today.

¹All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions.

²"Certified Mortgage Banker." Mortgage Bankers Association. Web. 09 Mar. 2015.

³APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Promotional, introductory Annual Percentage Rate (APR) applies only to new loans. The rate is effective as of April 1, 2015. Will become variable rate after the first six monthly billing cycles. Variable APR can range from 3.25%-18.00% APR. All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Property insurance is required. Early termination fee of \$300 applies if closed within first 24 months. Other restrictions may apply.

⁴Features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

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Upcoming Events

Apr. 1: IRA Basics Seminar – Downtown Office, Kalamazoo

Apr. 8: Social Security Seminar – West Main & Drake Office, Kalamazoo

Apr. 14: Investing 101 Seminar – Riley Office, Holland

RSVP at ConsumersCU.org/Seminars

Apr. 10: K-Wings Fan Appreciation Night – \$11 discounted tickets for Consumers members! www.kwings.com

May 2-9: Tulip Time – Consumers is proud to be an official sponsor of Tulip Time! Parades, fireworks, music, and more. Celebrate spring with us!

Downtown Holland | www.tuliptime.com



15 Full-Service Locations to Serve You

Web Site
ConsumersCU.org

Blog
blog.ConsumersCU.org

Visit ConsumersCU.org/locations
email
cuonline@ConsumersCU.org
success@ConsumersCU.org

Toll-Free
800.991.2221

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success@ConsumersCU.org

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HELP KEEP US CONNECTED...

Please ensure we have your valid email address in Online Banking

Federally insured by NCUA