

## Products and Services



- ATM Cards
- Bill Pay Services
- Business Accounts
- Certificate of Deposit
- Christmas Club
- Online Internet Banking (CU@Home)
- Phone Banking Service (CU\*Talk)
- Courtesy Pay
- Debit Cards
- Direct Deposit
- Free Financial Counseling
- Financial Seminars
- Insurance, Credit Life, Auto & Home IRAs
- Lending Services
- Money Market Accounts
- Money Orders
- Night Depository
- Notary Services
- Overdraft Protection
- Payroll Deduction
- Shared Branching
- Share Draft Checking Accounts
- Share Savings Accounts
- Traveler's Checks
- VISA Cards
- VISA Gift Cards
- Wire Transfers

## Mortgage Products

Our goal is to provide excellent member service with one stop for all your financial needs. We offer a variety of mortgage products.

- ❖ Purchase Mortgages
- ❖ Fixed-Rate Mortgages
- ❖ Refinance Mortgages
- ❖ Balloon Mortgages
- ❖ New Construction Mortgages
- ❖ Adjustable-Rate Mortgages
- ❖ Fixed-Rate Home Equities
- ❖ Variable Rate Home Equities
- ❖ Vacant Land Mortgages

## Our Mortgage Team

To get the ball rolling call us today, or contact your local North Central Area Credit Union office and talk to one of our Member Service Specialists.



Mary Hughes, Norma Dedafoe, and Tammy Biggar.  
**The Home Mortgage Service Team.**

2665 S. Reserve Rd.

P.O. Box 817

Houghton Lake, MI 48629

**Phone: 989-910-5240**

**Fax: 989-910-5129**

**Toll Free: 800-732-6005 x 5240**

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*For more information regarding  
mortgage education visit our  
website at:*



[www.ncacu.org](http://www.ncacu.org)



*Mortgage Lending Services*



**North Central Area  
Credit Union**

*~ Since 1956 ~*

*"Where your money matters!"*

## The American Dream



## Service You Can Trust!

At North Central Area Credit Union, you know people that you can trust because we are your friends and neighbors. That's one of the most important things that make a credit union mortgage different.

## Get More For Your Money!

You'll find some of the lowest mortgage rates and best terms at North Central Area Credit Union. Don't let the rates be your only criteria for choosing a lender. Mortgages, with the same nominal interest rate, can end up costing you more because of additional cost such as origination and application fees. Consider the different rates and terms lenders offer, but you also want a lender you can trust and someone you can work with that cares about you.

## Now is a Great Time to Refinance Your Mortgage

With low rates, there is no better time to refinance your mortgage and save money than the present. You'll pay minimal closing costs, possibly lower your monthly payment, and free up lots of cash to meet other needs. Payoff debt, finance a wedding or college education, make home improvements, you name it! Keep in mind that we have convenient payment options, including automatic withdrawals, to help make life easier. If you have a mortgage with another lender, now is a great time to compare your current rate with the competitive rates and services we offer.



## Make Your House a Happy Home!

1. Get pre-approved on your mortgage before you shop. Pre-approvals will help you understand how much home you can afford and keep your payments in line with your income.
2. Buy a home that is right for your family's needs. A house is an investment you will have for long time so if you need to be near schools, shopping or your favorite activities take into consideration location, length of the loan, the monthly payments and the resale value.

## Quick & Easy

You can get pre-approved for any of our mortgage loans. Pre-approvals let you shop as a cash buyer, which gives you a significant advantage when negotiating the purchase of a home. Now it is easier than ever to apply for a mortgage. Apply in person, by phone or by mail. For more information log on to our website site [www.ncacu.org](http://www.ncacu.org) and look for the Products and Services icon.

## What to Bring With You

- ❖ A copy of your current Mortgage, Warranty Deed, or Purchase Agreement
- ❖ Your current pay stub showing year-to-date income
- ❖ Most current year W-2
- ❖ Current bank statement
- ❖ A current homeowners insurance policy
- ❖ Most current property tax receipt
- ❖ If self-employed, the last 2 years of federal income tax returns



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**Grayling  
348-7488**

**Houghton Lake  
366-9646**

**Roscommon  
275-5169**

**Standish  
846-9553**

**Administration  
989-910-5135**

[www.ncacu.org](http://www.ncacu.org)

