

HEADED FOR THE  
FINISH LINE?

GET THERE  
FASTER

WITH A MINI  
MORTGAGE

- Save thousands on your total mortgage interest over the life of the loan
- Own your home faster
- Less paperwork means less hassle
- Save up to \$2,000 in closing costs



NMLS Institutional ID #466013



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

**VERMONT FEDERAL**  
CREDIT UNION

[vermontfederal.org](http://vermontfederal.org) / 888.252.0202

# See how a Mini Mortgage can help you save.

	Balance	Interest Rate	Years to Pay	Monthly Payment	Total Principal and Interest Paid
If terms of existing loan are like this:	\$45,000	6.50% APR*	15 years	\$392.00	\$70,559.70
Then potential terms with a mini mortgage would look like this:	\$45,000	3.35% APR*	10 years	\$441.83	\$53,019.76



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\*APR = Annual Percentage Rate. All rates are quoted "as low as" and are subject to an evaluation of your credit. Rates may vary from the rates indicated above. Rates are subject to change without notice. This payment does not include amounts for taxes and insurance premiums and the actual payment obligation will be greater. Maximum loan to value 75%. Must be a member of the Credit Union to obtain a loan. Contact Vermont Federal Credit Union at (888) 252-0202, Option 2 for the latest information.

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