



Long-term happiness with a **short-term mortgage.**

Whether you're looking to purchase your first home or refinance your current home, you can save thousands with a 15 year mortgage.

Go further with additional savings, including:

- **Some of the lowest rates nationwide**
- No closing costs options*
- Rate re-lock program**

Learn more! Contact us for details.

Justin Barwick


VP University Branches

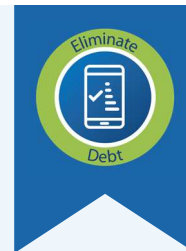
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Equal Housing Lender.  *All normal closing costs are paid by FAIRWINDS. This includes the origination charge, appraisal, title insurance, settlement and search fees, recording fees, and documentary stamps. This does not include the prepaid escrow, first year's homeowners insurance, property taxes, interim interest, or discount point. **Rate re-lock is available for mortgage purchase and mortgage refinance. See website for complete details. All offers subject to change at any time.



Tip!

Instead of making monthly payments, set up automatic

bi-weekly payments for your mortgage. By making an extra payment each year, you'll be mortgage-free faster.



36-MONTH NEW AUTO LOAN STARTING AT

1.98% APR*



Whether you're looking to buy or refi, pair a shorter-term loan with some of the **lowest rates nationwide** to put you on the fast track to pay off your loan sooner.

Special Offer!

Automatically enjoy no payments for the first 90 days of your loan (interest accrues from date of contract).

Learn more! Contact us for details.

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fairwinds.org/auto

Get the **freedom** to go further.®

Federally insured by NCUA. *APR = Annual Percentage Rate. Rates are current as of 08.19.2020. Your actual rate is based on your credit quality, down payment, loan term, and amount financed. Visit fairwinds.org for the most current rates.

FCU-3552/08192020



.75%
APY*

FAIRWINDS INVESTOR SAVINGS ACCOUNT

Open a CFS** account through *FAIRWINDS* Retirement Planning and enjoy access to even greater deposit earnings with the *FAIRWINDS* Investor Savings account.

- A .75% APY* variable interest rate on any balance.
- Unlimited ATM and in-branch deposits and withdrawals.¹
- No service charges with the Investor Savings account.²
- No minimum opening deposit or minimum account balance.

Contact us today and see if the **FAIRWINDS Investor Savings Account** is right for you!

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Federally insured by NCUA. Must currently have a minimum of \$25,000 invested through CFS, our broker-dealer at the time of Investor Savings account opening. *APY = Annual Percentage Yield. This rate is variable and may change without notice. **Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. ¹This account is subject to Regulation-D withdrawals.

²Service charges for other accounts apply. Certain terms and restrictions apply.



Unlock your home ownership dreams.

FAIRWINDS My First Home Savings Account.

This account is designed to make saving for a down payment on your home easy and convenient. Not only do you benefit from a **higher interest rate** than a Regular Savings Account, but you can even be rewarded for saving with a **\$1,500 credit toward your closing costs on your future FAIRWINDS mortgage!***

Here's how it works:

- This account is set up as a 12-month term Certificate of Deposit, but provides you the ability to make unlimited deposits at any time.
- After saving at least \$100 per month for 12 months, we'll help with \$1,500 toward your closing costs if you finance your mortgage with FAIRWINDS.
- Deposit money any time, anywhere!
- Contribute to your My First Home Savings Account via:
 - ACH
 - Mail
 - Branch deposit
 - Online transfer
- Minimum opening deposit of \$100.
- Must contribute a minimum of \$100 per month for at least 12 months to earn the closing cost credit.
- Only one monthly deposit can be skipped each year.

Contact me today to get started!



Federally insured by NCUA. Equal Housing Lender. *Closing costs offer applies only to conventional mortgage products on a primary residence financed with FAIRWINDS. Early withdrawal penalties apply if withdrawals are made outside of maturity without a contract for home purchase. Mortgage does not have to be with FAIRWINDS in order to waive penalty. This offer cannot be combined with any other offers. Certain terms and restrictions apply. See Service Charge Schedule for additional fees that apply to all FAIRWINDS accounts. All offers subject to change at any time.