



The Credit Union Partnership Advantage

As a credit union, we are different than a bank – and we like it that way. It starts by always putting you first. When you choose to bank with us, you become a member and an owner of a community-oriented financial institution with deep roots, big ideas and a commitment to doing what is right!

All members have an equal say in how we operate, earn dividends for common shares and investment shares, enjoy access to outstanding banking products, rates and services.



Our Unique Offering

Confidence

- ✓ Approval up front, so you don't need to requalify
- ✓ *Local Expertise:* Underwriting, decisioning and document review all done within Calgary
- ✓ We look beyond your mortgage, and provide additional offerings to ensure you have the clarity you deserve

Saving You Money

- ✓ No Charge Appraisals - a savings of up to \$600.00
- ✓ Pay Your Mortgage Down Faster: You can pay down 20% of your Original Mortgage amount each year and increase your regular scheduled mortgage payments by 20% once every year
- ✓ Weekly, biweekly, semi-monthly and monthly mortgage payment options available



Peace of Mind

Exclusive Interest Rate Guarantee

- ✓ *True Rate Protection:* We hold today's competitive rates for up to 15 months. That means no rate change while your new home is being built
- ✓ At possession and funding we will automatically look back and use the lowest Preferred Rate offered in the last 15 months. As long as that is to your advantage

Mortgage Protection For What Matters Most

Protect yourself against the unexpected and enjoy your life worry free with payment protection.

Talk To Us Today! Email: Mortgage@FirstCalgary.com

