



3% Down Home Loans Are Here!

A home of your own. You call it something to dream about. We call it the dream you can have today! Meet your newest PAL – the Purchase Advantage Loan from USE Credit Union. PAL brings back the real opportunity to stop paying rent and have your money work for you. Do we keep it simple? Yes! Just purchase a home in California and make it your primary residence, and we'll loan you up to 97% of the purchase price or the appraised value, whichever is lower. That's only a 3% down payment. Other terms and conditions apply – so we suggest getting acquainted with PAL today. Choose PAL – your BFF when it comes to buying a home.

To talk to a USE Credit Union Mortgage Specialist click [here](https://www.usecu.org/ofs/live/forms?form=wc3/wc_almunihomeownership).
(https://www.usecu.org/ofs/live/forms?form=wc3/wc_almunihomeownership)

Just Shopping?

[Start your search today >](https://usecu.mycuhomeadvantage.com/) (<https://usecu.mycuhomeadvantage.com/>)

USECU makes Home Ownership more Valuable for Toreros

As a proud partner of USD Alumni Association, we've developed the USD Alumni Homeownership Program, which provides USD alumni with: exclusive savings offers, home buying and ownership educational resources (such as webinars, workshops, articles), and FREE access to our HomeAdvantage™ program².

Homeownership Powered By USECU & USD Alumni Associ...



Special Offers:

University of San Diego Alumni who obtain a home loan from USE Credit Union have access to these great offers:

Up to a \$615 credit for closing costs³

\$750 Best Price Guarantee⁴

\$250 Same-day loan decision⁵

\$50 Cash Bonus when you open a USECU Free checking account with E-Statements.⁶

To receive these offers, simply mention the promo code: **USDALUMNI**, when applying for your USE Credit Union home loan or opening your membership and checking account. Apply [online](#)

(<https://ws.loanspq.com/partners/default.aspx?CMD=ELIGIBILITY&SkipRegionalCheck=&LenderID=fc13cbd22aa94ab9a795aa61498c316e&ExternalS> at your [local branch \(/home/connect/branches-atms\)](#)).

Membership Perks

Here are just a few of the perks Toreros enjoy with USECU membership:

Free Checking with E-Statements

Low Rate Credit Card with Rewards

Auto Loans starting at 2.04%⁷

Free Online and Mobile Banking

Free Mobile Check Deposit and Bill Pay

Over 30,000 Surcharge-Free ATM's Nationwide

Join Us

Better banking begins now - you're just minutes away from membership status!

Open Membership

Stay Connected

Be the first to know about new offers and upcoming events!

Tell Me First

1. Payment example for a \$453,100 30 year term with 4.464% APR and with a maximum principle and interest payment of 2,262.26 per month at an interest rate of 4.375%. Payment example does not include amounts for taxes, insurance premiums or mortgage insurance premiums; actual payment obligation may be greater. The interest payment is \$3.65 per \$1000.00. 2.The HomeAdvantageTM program is made available through a partnership with CU Realty Services. Visit usecu.org for terms and conditions for cash-back rebate guarantees. 3. Offer expires 12/31/2018.Jumbo loans up to \$2 Million. All loans subject to credit approval. Offer can change without notice. We'll credit the Origination Fee on all purchases or refinances from \$125,000 to \$2 million. 4. Must be owner occupied 1-4 unit residence or 1-4 story condominium in California. Conventional loans only. Borrower must provide a complete, system-generated non-locked interest rate Loan Estimate, containing the other lenders name, dated the same day as the rate quoted by USE Credit Union, and disclosing the same loan program as offered by USECU. If such non-locked interest rate Loan Estimate shows an equivalent or lower interest rate and closing costs, and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$100 or paying the member \$750, (once they close the loan with that lender and provide us with a copy of the signed Note, Closing Disclosure and the Final Closing Statement). If the borrower provides copy of Loan Estimate where the interest rate is locked, this loan is not eligible for the Best Price Guarantee. However, USECU will attempt to beat the competitors pricing outside of the Best Price Guarantee. Product restrictions apply. 5. To be eligible for the same day loan decision you must provide us with all requested information, including permission to obtain a credit report. For a same day loan decision from one of our Mortgage Specialists, such information must be provided by 3:00 p.m. PST, Monday through Friday. 6. Offer valid to new members only. Must meet membership criteria. Subject to tax liability. Offer expires 12/31/18. 7. All loans subject to credit approval. Rates, terms and conditions are subject to change. Must be 18 years old to apply. 2.04% APR is valid as of 1/26/18 and reflects 100% financing and 60 fixed monthly payments of \$17.56 per \$1,000 borrowed. Stated rate is for vehicles 2012 and newer. Other rates are available and your APR may vary based on your vehicle, amount financed, term and credit history.

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<https://maps.google.com/maps/place/USE+Credit+Union+USD+Alumni+Use-credit-union>

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USE Credit Union
Routing Number 322281691

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