

**APPLY FOR A MORTGAGE
WITH EFCU AND YOU
MAY BE ELIGIBLE TO
BUY DOWN YOUR RATE
BY 0.25% WITH NO
DISCOUNT POINTS!***

(See terms and conditions below.)



Apply for a mortgage with EFCU through our partner, Centennial Lending, and you may be eligible to buy down your rate by 0.25% with no discount points! This offer is valid on conventional loan purchases, refinances and cash out refinances on homes located in the state of Colorado. Members must have a minimum FICO credit score of 680 and max loan to value (LTV) of 80% to qualify.*

To apply, stop by or call EFCU at 303-428-5080 during normal business hours and ask to speak with a loan officer or you can apply online directly through Centennial Lending by clicking on the button below.

[Apply for a Mortgage](#)

[Check Current Rates](#)

Centennial Lending is locally owned and operated in the Denver (Longmont) area, so you can count on them to provide outstanding service. They were established 18 years ago and currently provide service to over 100 credit unions. Their expert staff is representative of a variety of backgrounds and boasts decades of experience. They are passionate about commitment to their credit union partners and thrive on helping their customers achieve their financial goals!

**Terms and Conditions: Current offer is valid 04/01/2019 to 05/31/2019. All loans are subject to credit approval. Credit score is determined by using the FICO Credit Score Model. Mortgage loans are offered by EFCU (NMLS#:1028973) in partnership with Centennial Lending (NMLS#:3056). Rate/APR is Annual Percentage Rate. Offer not valid for refinances of existing EFCU mortgages. EFCU reserves the right to cancel the promotion at anytime without notice.*

Want \$50?

When you refer a new member to EFCU, you are giving your family members and/or fellow union co-workers the opportunity to benefit from the many great services EFCU has to offer.

As an added incentive, EFCU will credit the account of you and the new member you are referring with \$50 each when a new account is opened and certain conditions* are met.

**Terms and Conditions: New member must be eligible to join EFCU through family or union affiliation and must open a share draft (checking) account, debit card and set up direct deposit within 30 days of account opening. Once all criteria has been met on new member's account, the new member and referring member will be paid their \$50 incentive with a deposit to his or her EFCU shares account. \$25.00 minimum shares deposit required for membership at time of account opening. All new accounts are subject to our normal approval process. Referring member must have an account with EFCU and the account must be in good standing. There is no limit on number of referrals. New member must mention who they were referred by at time of account opening. Offer valid 03/01/19 through 12/31/2019.*



WANT \$50?

REFER A NEW MEMBER



TO EFCU AND YOU BOTH CAN EARN

\$50!

ASK US HOW!




New member must be eligible to join EFCU through family or union affiliation and must open a share draft account, debit card and set up direct deposit within 30 days of account opening. \$25.00 minimum shares deposit required for membership. Referring member must have an account with EFCU and the account must be in good standing. No limit on number of referrals. Must mention who referred new member at time of account opening. Promotion valid March 1, 2019 through December 31, 2019.



[Disclosures](#) / [Privacy Policy](#) / [Newsletter](#) / Routing Number: 302075416 / NMLS #: 1028973

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Main Email Address: memberservices@electricalfcu.org

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Federally Insured by NCUA



An Equal Housing Lender

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

APY = Annual Percentage Yield | APR = Annual Percentage Rate

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