

**In 2011, over 93,000 cases of mortgage fraud were reported.
Don't trust your Veteran mortgage refinancing to just anyone!
Trust Emery Federal Credit Union.**

Dear Veteran:

At Emery Federal Credit Union, we have earned a rock-solid reputation for providing excellent mortgage refinance services to veterans just like you. In fact, Veteran refinancing loans is exactly what we specialize in!

Our credit union is backed by the stellar reputation it has earned since opening in 1939. Emery is a federally chartered credit union with a long-standing and impressive reputation that people have come to trust and respect. For several years now, we have specialized in helping active-duty military and Veterans with all of their mortgage refinance needs. We would be honored to have the opportunity to help you, too!

Did you know that, as a veteran, you have access to mortgage refinance rates that are at an all-time low? It's true, but there is more! When you work with us to refinance your home, you will get:

- **Faster service.** While others in the industry take months to close, we take just 3-4 weeks.
- **Lower costs.** Forget high closing costs. When you refinance with us, you will have no out-of-pocket expenses.
- **Delayed payment.** We help you keep your money in your pocket, by delaying the due date of your first payment for two months.
- **No extras.** We don't require income verification, re-qualification, or an approval.

By refinancing your mortgage, you have nothing to lose and everything to gain. You will have lower monthly payments, and will save money over the course of your loan. Also, by refinancing with Emery Federal Credit Union, you will help protect your investment by working with a trusted institution that specializes in working with Veterans.

For years, you have protected us. Now let us protect you. Give us a call today to discuss refinancing your VA-backed loan. Before you know it, you will be keeping more money in your pocket each month. We look forward to working with you!

Sincerely,

Emery Federal Credit Union – Home Loans