## Benefits of a mortgage with Teamsters

- FREE Pre-Approval for new home purchases
- FREE quote to refinance an existing home loan from another financial institution
- NO Pre-payment penalty
- Knowledgeable and experienced mortgage loan officers
- We share your same mission and values
- Product Offerings:
  - o FHA and VA loans
  - Conventional 10-30Year Loans
  - Purchases or Refinances



Teamsters Members,

I'm excited to announce Ohio Teamsters Credit Union can now offer you additional mortgage loan options through Augustine Financial Services.

Augustine Financial shares our vision of growth and desire for improved communication throughout the loan process. This positions the credit union to better serve the needs of our members and the Teamsters community as they purchase homes for the first time or move up. We want you to come to Ohio Teamster first and to be the only choice for your home loan needs.

So what, exactly, does this mean for you as a member of Ohio Teamsters? We can now provide a wider variety of home loan options with lower interest rates and greater savings as well as providing you with the same excellent member service you have come to expect from Ohio Teamsters Credit Union.

Those interested in requesting a free quote for a refinance or a free pre-approval to purchase a new home can visit the Ohio Teamsters' branch in Independence or give us a call at (216) 573-6700.

Sincerely,

Drew Megrey

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