



Introducing The Rhode Island Credit Union Rate Guard Refinance!

**We will reduce your rate 4 times over
the life of your loan when rates go down!**

- Purchase or Refinance
- Reduce your rate over the life of your loan to a floor of 3%*
- Reduce your rate up to 4 times over the life of your loan via a phone call or visit to Rhode Island Credit Union

To learn more visit: www.ricreditunion.org

*Floor rate on rate modification is 3%.

Each rate modification may be made to the then current Rhode Island Credit Union fixed-rate mortgage, and the first-rate modification can be made as early as 6 months after loan origination. Each subsequent rate modification can be reviewed after an additional 6 months has passed and there is a \$1,500 fee for each rate modification. Rate modification is subject to change without notice and Loan modifications are subject to individual approval. Rhode Island Credit Union will not consider a rate modification under the following circumstances: · If title holder(s) on initial loan change · If title is placed in a Trust or LLC post original mortgage · If borrower(s) are not the same as initial loan · Borrower no longer occupies as primary residence · If borrower requests an extension or reduction of maturity date · Borrower has filed bankruptcy within the last four (4) years · Borrower wants to take cash out · Member is not in good standing with Rhode Island Credit Union. · 30 days late in the past 12 months on subject mortgage or any other mortgage, equity line or loan.

Mortgage Markets CUSO NMLS #157939
Rhode Island Credit Union NMLS #50912
Federally Insured by NCUA

