

Pre-Purchase Rate Protection Program



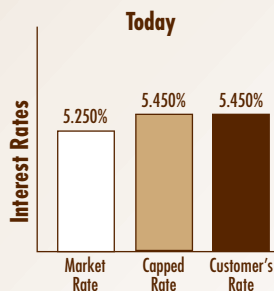
If rates go up, you win. If rates go down, you win.

With Pre-Purchase Rate Protection, you get a cap if rates rise, and you can get a one-time "float down"¹ if they don't.

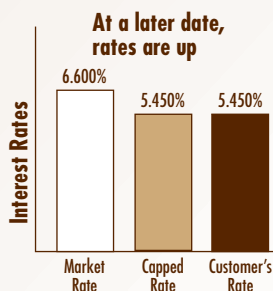
You can't predict which way rates will go once you've found a home. But with our Pre-Purchase Rate Protection, you won't have to. That's because whichever way interest rates go, you're protected for 90 days. And there's no additional cost for selecting this protection.¹ We guarantee you'll get a same-day loan decision

and the best mortgage price.[†] And you'll close on-time, or we'll reduce your interest rate by 1/8 of one percent for the life of your loan.* So, ask for Pre-Purchase Rate Protection as you are talking to your Senior Mortgage Specialist. No one works harder or does more to put you in the house you want.

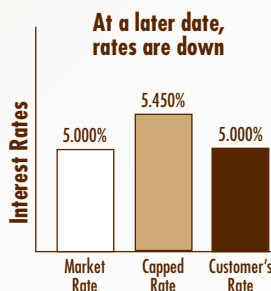
The charts below offer sample rate protection scenarios:



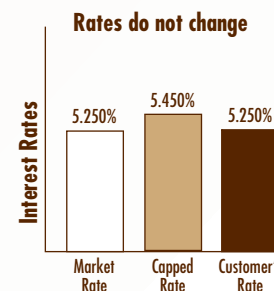
PPRP caps the rate by 0.200%² above the market rate for 90 days. Here, the customer receives a capped rate of 5.450% (5.250% + 0.200%).



Rates later increase to 6.600%² and the customer's rate remains at the capped rate of 5.450%.



Rates later decline to 5.000%.² The customer has the one-time option to lock in at this lower rate.



If the market rate five days before closing matches the original rate, the customer floats down to the 60-day market rate (5.250%) not the capped rate.

Love Your Home. Love Your Loan.

Get Pre-Approved Today!

usecu.org/homeloans

Call (866) USE-4-YOU



¹A member must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name, that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates an equivalent or lower interest rate and closing costs package, for the same loan program that is offered by us and we have verified the accuracy of the rate and fees listed then we will have the option of bearing that lender's total loan costs by \$100 or paying the member \$750 (\$500 for properties located in states other than California) when they close with that lender and provide us with a copy of the signed Note and Final HUD-1 Settlement Statement. Product restrictions apply. We must receive a loan application with all requested documentation as well as permission to access your credit report. ²Approved, conventional, purchase loans only, using our preferred closing agent. Excludes loans for RED homes. Void when delayed closing is required by law. Closing date to be mutually agreed upon between member and us, and member must provide all required documentation. Timely request for adjustment under guarantee is required. 1. If the loan is canceled for any reason, we reserve the right to charge a cancellation fee as permitted by state law. Loans may be locked in at a lower rate once a member has signed a contract and is within five to 60 days before closing. Not available on all products. 2. The amount added to the current market rate subject to change without notice. Capped rate is also subject to change if member's information (i.e., credit score, LTV, loan amount, etc.) changes. Equal Housing Lender. © 2010. All rights reserved.