



- Conventional: Purchase or Refinance
Fixed rate or adjustable rate terms available. A refinance may be a good opportunity to lower your rate, your payment, or even the term of your loan if you'd like. Depending on the equity in your home, this may be an option to consider if you want to consolidate debts.
- Construction Loans
Northern Hills FCU currently hosts the most competitive construction rate in the area.
- Rural Development, South Dakota Housing, and Federal Housing Administration Loans
These programs are not just for first time homebuyers! Some of the benefits of these programs are: Low to no down payment, closing cost assistance, lower rates, even assistance to help pay for utility deposits upon move in.
- Land/Building Site Loan
Want to eventually have your dream home built? We offer land or building site loans with low down payments.
- VA Loan
A flexible, no-down payment available for most active-duty and veterans who are looking for a primary residence. Thank you for your service!
- Manufactured/Modular Homes
Northern Hills FCU offers long term fixed rate loans for manufactured home loans.
- FHA
For borrower's that qualify, these loans offer a lower interest rate, and typically a 3% down payment.
- Home Equity / Home Equity Line of Credit
Use the equity in your home to cover repairs, renovations, consolidate your debts or financing that dream vacation!

Don't see what you're looking for? Along with the above options, we also cover unique properties, like mobile homes, pole barn buildings, and homes with lots of acreage.

Northern Hills FCU will customize a loan to fit your needs. Contact us today!

