MORTGAGE ORIGINATION FEES JUST REDUCED

Northern Hills FCU just reduced our origination fee. Origination fees are fees charged by a lender to cover the cost of processing the loan, typically 1% of the loan amount (e.g. pay $3,500 on a $350,000 loan). At NHFCU, we know closing costs are a big-ticket item when purchasing or refinancing your home. Let us save you money!

We are offering a flat origination fee* of $895 for all loans over $89,500 to all our members on fixed-rate or adjustable-rate mortgage loans.

Qualifying Loans

- Conventional and VA fixed rate and adjustable-rate mortgages (ARM)
- Conforming and jumbo loan amounts
- Building site loans—Land for your future home
- Owner-Occupied and Second Homes

Why Northern Hills FCU

- Competitive rates
- Multiple loan options to fit you needs
- Local decisions from loan underwriters who live and work in the area

Contact our team of Mortgage Advisors with any questions.

Call **605-347-4527** to visit with a member of our team or email us at mortgage@northernhillsfcu.org.

*Annual Percentage Rate. This $895 flat origination fee offer applies to owner-occupied, vacation, manufactured/modular homes with real estate purchase and/or refinance transactions. Example: For a $150,000 loan for a term of 10 years with 3.50% APR, the monthly payment will be $1,483.29 with an origination fee of $895. The flat origination fee offer does not apply to new construction, rental property, income property, or commercial property. Loans less than $89,500 will be subject to 1% origination fee as it is lower than the $895.00 flat fee. For example, a $50,000 mortgage would be charged a $500 origination fee. Mortgage interest rates are subject to change at any time and without notice based on market fluctuations. The rate and term offered to members may differ from the rates reflected above based on credit history, final loan-to-value, and mortgage loan program. Payments will be based on mortgage loan product, term, and rate. Membership required. Payments do not include amounts for taxes and insurance premiums. Actual payment obligation may be greater. Additional terms available. NMLS# 631613