



- **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.

- **Northern Hills Federal Credit Union First Time Home Buyers**

This program is unique to only NHFCU. It requires no down payment and no mortgage insurance. NHFCU will not sell the servicing of your loan. You can make your payments at any of our locations or online.

- **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!

