

# Your Mortgage Shopping Checklist

## Everything you need to know about renewing or refinancing your mortgage.

There's a lot to consider when your mortgage is due for renewal. Review this checklist on your own or meet with an Interior Savings Mortgage Specialist over coffee to ensure you're equipped with all the options.



## What to look for when renewing.

### Start early!

Did you know that Interior Savings guarantees a mortgage rate for up to 90 days prior to renewal? Better yet, we make it easy to renew your Interior Savings mortgage up to 6 months prior renewal at no cost. Why wait for rates to increase? Renew or get your mortgage now!

### Consider your Mortgage Options.

In addition to our competitive mortgage rates, Interior Savings offers a number of flexible mortgage options including:

- Cash Back Mortgages
- Variable and Fixed Rate Mortgages
- Early renewal options
- 90 day renewal rate guarantee
- Electronic signature for renewals from the comfort of your home
- theWorks loan and mortgage solution gives you flexibility to cover any additional costs like renovations, investments and more!
- Open mortgages with the flexibility to make additional and unscheduled mortgage payments so you can pay off your mortgage sooner
- Mortgage protection insurance, life, disability, critical illness and loss of employment insurance are all available for theWorks
- Home and condo insurance for protection and peace of mind

### Consider your life circumstances.

Whether you're looking to access your home equity, or exploring other mortgage renewal options, your best bet is to speak with an Interior Savings Mortgage Specialist who can review your situation and suggest the best options to help you make the smartest choices. We work with you to renew your mortgage based on your actual financial situation – keeping it simple and easy.

### Learn how you can pay off your mortgage sooner.

Let us show you smart strategies for saying goodbye to your mortgage sooner, including increasing your payment frequency, shortening the amortization period of your mortgage, and making additional payments. Sometimes, it makes sense to terminate and refinance your mortgage early to benefit from lower mortgage rates. Even a short meeting with an Interior Savings Mortgage Specialist could save you thousands in the long run.

## Where your mortgage could be working harder.

### Accessing home equity.

At Interior Savings, members can access their home equity by borrowing from the principle with our complete mortgage and loan solution – theWorks.

### Paying you back.

At Interior Savings, we believe our mortgages should do more than the average mortgage. So ask yourself, what does your mortgage do for you? Does it pay you back? With our Member Rewards program, our members are paid back a portion of the interest they've paid into their accounts. Plus, the more products and services you have with our Credit Union, the more your ownership pays you back. And sharing our profits doesn't end at you, we also share our profits in the communities where you live.

## It's time to meet your match.

At Interior Savings, we'll match you with the right mortgage and then support you with expertise for every step of your home ownership journey. Our Mortgage Specialists are happy to help you in-branch or from the comfort of your own home with our Mobile Mortgage Services.

Ask us about our mortgage and home insurance options today!

### **theWorks**

Our complete loan and mortgages solution gives you flexibility in how and what you're borrowing for—a house, renovations, vacations, whatever you want!

### **Get \$1,000 Cash Bonus**

Find out today how you can earn up to a \$1,000 cash bonus by having your mortgage with us. Learn more by connecting with one of our Mobile Mortgage Specialists today!

### **Home Insurance**

We offer a variety of competitive home and condo insurance solutions along with great coverage options and flexibility to meet your needs. Request a free quote, today!



**Let's meet. Our Mobile Mortgage Specialist will come to you.**

**Call 1-844-841-4663 or email [mortgagepro@interiorsavings.com](mailto:mortgagepro@interiorsavings.com)!**



## Interior Savings Credit Union

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The Mortgage cash bonus incentive is available on most mortgages new to Interior Savings Credit Union. Offer may be changed or withdrawn or extended at any time without notice.

### MORTGAGE CASH BONUS CERTIFICATE

\$

UP TO **1,000.00**

Expires on 12/31/2020





#### **TERMS AND CONDITIONS**

THE MORTGAGE CASH BONUS INCENTIVE IS AVAILABLE ON MOST MORTGAGES NEW TO INTERIOR SAVINGS CREDIT UNION. INCENTIVE IS NOT AVAILABLE ON CONSTRUCTION OR BROKER ADVANTAGE MORTGAGES. THE MORTGAGE INCENTIVE AMOUNT IS CALCULATED AT 0.25% OF THE MORTGAGE AMOUNT, UP TO A MAXIMUM OF \$1,000. MINIMUM MORTGAGE AMOUNT OF \$100,000 REQUIRED. TALK TO YOUR MORTGAGE SPECIALIST FOR FURTHER DETAILS, FURTHER TERMS AND CONDITIONS MAY APPLY.