Stoughton CREDIT UNION

WELCOME HOME

More than just a mortgage rate

A mortgage is one of the biggest financial commitments you'll ever make. It's worth asking yourself one simple question: Who do you want helping you through it?

Your mortage deserves more than an interest rate.

When people compare mortgages, it's easy to focus on one number; the rate.

But your mortgage is more than a number.

It's about having someone who answers your questions, explains your options, and is there when life changes.

At Stoughton Credit Union, we believe banking should feel personal. Whether you're buying your first home, renewing your mortgage, refinancing, or simply exploring your options, you'll work with local people who know your community and who take the time to get to know you.

Five questions worth asking before you renew.

- Does my current mortgage still fit my life?
- Have interest rates or products changed since I signed?
- Could I save money by reviewing my mortgage?
- Do I understand all my renewal options?
- Have I actually compared more than one lender?

A mortgage renewal is one of the easiest times to explore your options. Many people sign the first offer they're given.

MORTGAGE MYTH

"I have to stay with my current lender"

Not true.

Many homeowners switch lenders at renewal, and depending on your situation, it can be easier than you think.

Why choose local?

We know you.
You won't spend your time explaining your story to someone knew every time you call.

Decisions close to home.
Local lending decisions mean conversations happen closer to where you live.

Real people.
Questions? Stop in, call us, or book a conversation with someone right here in your community.

We're invested here too.
As a local credit union, supporting our communities isn't just something we say. It's what we've always done.

Understanding Your Options

One of the first decisions you'll make when choosing a mortgage is whether to select a fixed or variable interest rate. A fixed-rate mortgage offers the confidence of knowing your rate and regular payments won't change during your term, while a variable-rate mortgage can fluctuate with market conditions. If stability and predictable budgeting are priorities, a fixed-rate mortgage can be an excellent choice.

Thinking about SWITCHING?

FOR A LIMITED TIME...

Bring your mortgage to Stoughton Credit Union and qualifying homeowners can receive:

Up to
$1,750
toward eligible switching costs*

Special Rates
3.95%
3-Year Fixed
3.99%
5-Year Fixed

Local service from start to finish

Learn more about Mortgage Switch Offer.

Scan the QR code or visit www.stoughtoncu.com

*Conditions apply. Offer subject to change without notice. Visit our website for details.

MORTGAGE FACTS EVERY HOMEOWNER SHOULD KNOW

Renewal isn't automatic.
When your term ends, you're free to explore other lenders. You don't have to accept your current offer.

Your payment isn't the whole story.
Features like prepayment privileges, portability, penalties, and flexibility can be just as valuable as the interest rate.

Small differences add up.
Increasing your mortgage payment by a small amount or making occasional lump-sum payments may help reduce the total interest you pay over time.

Life Changes and your mortgage can too.
Whether you're renovating, growing your family, or paying down debt, reviewing your mortgage can help ensure it still supports your goals.

Home is more than a place.

It's where life happens and your mortgage should support that.

We're here when you're ready.

Stop in, call, or book an appointment with your local lending team.

(306) 457-2443

(306) 802-4487

www.stoughtoncu.com

Stoughton CREDIT UNION

Where *Local* Matters and You *Belong*