

OUR 5/5 AND 3/5 ADJUSTABLE RATE MORTGAGES¹ JUST GOT BETTER.

Our 5/5 and 3/5 Adjustable Rate Mortgages begin with a low, constant rate for five or three years, then adjust once every five years thereafter.

Plus, now you can finance up to 100%!

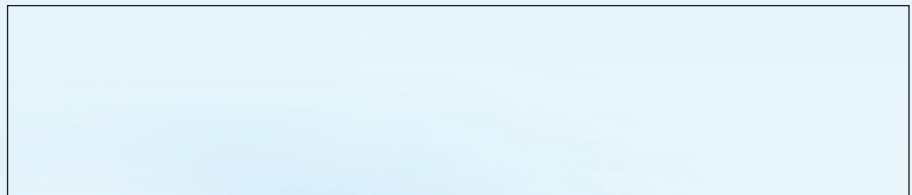
- > Low rates on conforming and jumbo loan amounts
- > 100% loan-to-value up to \$1,000,000
- > No mortgage insurance required

Plus, we'll pay up to \$1,500 of your closing costs!²

Contact your local loan officer or visit navyfederal.org for current rates and details.

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Credit Union[®]



Federally insured by NCUA. ¹Adjustable Rate Mortgages are variable, and your Annual Percentage Rate may increase after the original fixed-rate period. Payment example: \$250,000 mortgage for years 1–5 at a rate of 2.875% (3.025% APR) will result in a monthly payment of \$1,037.23. Rates subject to an adjustment every five years thereafter, so your monthly payment will change. Taxes and insurance not included; therefore, the actual payment obligation will be greater. All loans subject to credit approval. ²Limited-time offer available for all first mortgage purchase loans except HomePath[®]. Member cannot receive cash back from this offer. Certain restrictions may apply. Ask your loan officer for details. © 2014 Navy Federal NFCU 2432 (1-14)

