



SCU Consumer Mortgages

Where to find us:

Steinbach

305 Main Street
Steinbach, MB R5G 1B1
P: 326.3495
TF: 1 800 728.6440

Steinbach Drive Thru ATM Location:

- Clearspring Mall

Winnipeg

Linden Ridge Branch
2100 McGillivray Blvd
Winnipeg, MB R3Y 1X2
P: 222.2100
TF: 1 800 728.6440

Lagimodiere Branch
1575 Lagimodiere Blvd
Winnipeg, MB R3W 0B9
P: 661.1575
TF: 1 800 728.6440

Winnipeg Drive Thru ATM Locations:

- 2100 McGillivray Blvd
- 1575 Lagimodiere Blvd
- 1665 Henderson Hwy at Gilmore Avenue
- 997 St. Mary's Road

scu.mb.ca

Steinbach Credit Union
Stronger together.



At Steinbach Credit Union, we've built our business on helping people.

We understand that a mortgage is one of the biggest investments - financially and emotionally - you'll ever make. First home, next home, builder mortgage, or vacation property... whether you need more room for you, less room, or room for a growing family... we have the mortgage to fit your needs. We offer great rates, a variety of options and always extraordinary service that sets us apart.

The SCU Team

Our mortgage specialists make the entire process, from application to closing, as quick and easy as possible. No matter which flexible mortgage you choose, their job is to ensure you get honest advice and guidance with no surprises. And they'll keep you up-to-date on ways to pay down your mortgage faster to help save you money.



What we offer

Simply put, we offer our members a wide range of the best possible mortgage benefits and options in the marketplace today.

- ⌘ **Highly competitive 1 to 5 year fixed term rates.**
- ⌘ **Variable rate, open and closed mortgages with highly flexible payment options.**
- ⌘ **Rural property financing.**
- ⌘ **Cottage financing.**
- ⌘ **Detailed, monthly statements that keep you informed of your mortgage balance.**
- ⌘ **Financing for custom or self-built homes.**
- ⌘ **Should your financial circumstances change (e.g.: going back to school, becoming a one-income family), SCU will consider waiving principal payments on variable rate mortgages for up to one year. Conditions apply.**

All information in this brochure is subject to change without notice and is not binding on decisions made by SCU.



Steinbach Credit Union

Taking care of the world's most important mortgage. Yours.

The best possible mortgage benefits and options in the marketplace today.

:: Variable Rate Open Mortgage

Our Variable Rate Open Mortgage is completely open with totally flexible repayment options. Make lump sum payments or repay in full at any time with no penalties, and get up to a 25 year amortization.

:: Variable Rate Closed Mortgage (RMR Closed)

Our RMR Closed offers you our best rate. Closed for 5 years, we offer up to a 30 year amortization. You can repay up to 20% of the original principal amount of the mortgage without notice or bonus, non-cumulative. Some restrictions apply. See us for details.

:: Variable Rate Capped Mortgage

Our Variable Rate Capped Mortgage offers you all the advantages of low variable interest rates with the comfort of knowing there's a ceiling on the rate you pay.

For a 3 or 5-year term, the variable interest rate you pay will float, but will not exceed a pre-set maximum capped rate. Your payment remains the same, but when rates are lower, more of your payment is applied towards the principal.

The Variable Rate Capped Mortgage also offers prepayment flexibility up to 20% of the original principal amount of the mortgage without notice or bonus, non-cumulative. Some restrictions apply. See us for details.

:: Fixed Rate Mortgage

If the comfort of being locked in at a guaranteed rate is more appealing to you, we offer fixed rate mortgages for 1-5 year terms at highly competitive rates with up to a 30 year amortization.

:: The Full Benefits Advantage

We'll set your mortgage up so you're able to borrow against the earned equity of your home, and use the money where you need it most—renovations perhaps.

That's right! Consolidate all your financing under one mortgage umbrella, potentially saving you hundreds, if not thousands, of dollars compared to higher interest rate car loans, credit cards and unsecured lines of credit. Add to that flexible repayment options, and it's just another way we lend a hand in helping you open doors to opportunity. Sound intriguing? It is! That's why you should ask us about it.

:: Low Down Payment Financing

We offer up to 85% financing without mortgage loan insurance with up to a 25 year amortization.

You could save thousands of dollars in fees.

We also offer 95% financing with mortgage loan insurance with up to a 30 year amortization.

Financing in excess of 95% is subject to conditions, please see us for details. Just a few more ways we can help you save money.

:: Vacation Home & Cottage Financing

Need a hand getting your dream home-away-from-home? We offer up to 75% financing for vacation properties. Available on government-leased land, you get up to 25 years to repay. Just another way that we can help you make your dreams come true.

:: Mortgage Insurance

Your mortgage may be the largest financial obligation you ever undertake. We offer mortgage life, disability and critical illness insurance giving you peace of mind knowing that your payments are covered. Ask us for details.

Call today to speak to a mortgage specialist. Find out how we can provide you with the right mortgage all handled with exceptional service and care.

