



15 & 30-Year Fixed-Rate Mortgage Loans Provide Opportunities for First Time

Homebuyers & Those Wishing to Refinance

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Pleasanton, CA:

As one of the oldest and [leading credit unions](#) in the Bay Area, 1st United Credit Union has made it their mission to connect homeowners and buyers with the best [home loan](#) options. Consumers looking to buy a home or refinance may wish to apply for a mortgage sooner rather than later, to take advantage of still favorable interest rates. Those interested in securing a fixed-rate (or other mortgage product) loan may contact 1St United Credit Union.

1St United Credit Union's fixed-rate mortgages can be the perfect loan for homebuyers or homeowners who:

- Want their interest rate and monthly payment to stay the same
- Plan to stay in the home for several years
- Don't expect their income to increase significantly in the coming years

A fixed-rate mortgage is reassuring for many people who like its payment stability. There are no worries about interest rate fluctuations, and understanding the premise of the loan is easier. Over the life of the loan, people can save money if they will be living in the home for more than just a few years.

It can be helpful to have mortgage experts explain all of the features of fixed-rate loans and any other mortgage products before a choice is made. 1St United Credit Union's home loan professionals can provide information about each of the loans the credit union offers. Consumers can also apply online, if they wish to begin the mortgage loan process with 1St United Credit Union.

For more information about fixed-rate or other mortgage loan products provided by 1St United Credit Union, visit www.1stunitedcu.org/homeloans or call (800) 649-0193.

About 1st United Credit Union: Founded in 1932, 1st United Credit Union was one of the first credit unions established in the state of California. Their mission is to provide individuals with simpler, faster,

and friendlier lending solutions in the San Francisco Bay Area. As a local financial institution, 1st United Credit Union offers eight branch locations throughout the Bay Area, including Alameda, Berkeley, Castro Valley, Fremont, Hayward, Oakland, Pleasanton, and San Leandro. For more information, visit www.1stunitedcu.org.

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