

Special Offers

Mortgages

\$750 Off Closing Costs

When you find *the one*, you'll know. Let MSUFCU save you money with \$750 off closing costs on your new home.¹ You'll have more money to use for your down payment, or to help furnish your new home. Get preapproved for your new home today.

Down Payment Special Offers

3%

No PMI

20%

0.125% rate reduction

30%

0.250% rate reduction

Plus, you'll have an MSUFCU mortgage officer dedicated to your needs.

- Down payment as low as 3%²
- Limited documentation needed³
- 90-day preapproved rate lock

Free Checking

\$100 Bonus with Direct Deposit

Receive \$100 when you open your FREE Totally Green Checking account with direct deposit of your net paycheck.⁴

Cash Back | Visa Signature Credit Card

3% cash back on groceries

2% cash back on gas, travel, and universities

1% cash back on all other purchases⁵

Plus **\$100** Welcome Offer

Receive \$100 when you spend \$5,000 with your new MSUFCU Visa Signature Credit Card within the first 90 days of card approval.⁶

OPEN YOUR ACCOUNT TODAY!



MSUFCU.ORG



517-333-2424



AT ANY BRANCH



Federally insured by NCUA

¹ \$750 off closing costs offer will be applied as credit toward closing costs on a new mortgage of \$100,000 or more. \$750 off closing costs offer cannot be used toward down payment or with any other discounts, and is not available on home equity loans or lines of credit. All usual and customary fees will be charged to the buyer. All loans are subject to credit approval. Mortgage must close by 5/31/21 for \$750 off closing costs offer to be valid. Coupon must be presented or mentioned at the time of application. Offer void if transferred, sold, or replicated in any way. Eligible properties include primary residences: single family homes, condominiums and modular homes. ² Loan-to-Value ratio (LTV) up to 97% for credit scores of 760+, up to 95% for credit scores of 720+, up to 90% for credit scores of 691+, up to 85% for credit scores of 661+. ³ Gift funds are acceptable. Must have a Michigan State University faculty position, or full-time offer letter with MSU. Graduate student education level and above. ⁴ The \$100 offer is valid until 5/31/21. Offer requires a new direct deposit of your net paycheck into your MSUFCU checking account. Offer of \$100 will be deposited to your account within 30 days of account being opened. Account must be in good standing. ⁵ Cardholders will earn the following cash back rewards: 3% on groceries; 2% on gas, travel (airlines, hotels, motels, resorts, taxi/limo, and car rentals) and universities (when making tuition payments to MSU using a credit card, a service fee of 2.2% will be charged by the university); and 1% on all other purchases for every one U.S. dollar in eligible net purchases made on their Visa Signature Credit Cards, rounded to the nearest whole dollar. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to amount returned. Negative cash back will be given if returns or credits exceed purchases. Certain restrictions, limitations, and exclusions apply. Visit msufcu.org for full terms and conditions. ⁶ You will receive \$100 once you spend \$5,000 on net purchases within the first 90 days after MSUFCU Visa Signature Card approval. Purchases must post to your account within the first 90 days. Once you qualify for this bonus, we will apply it to your Visa Signature card cash back account within 45 days. Qualifying purchases exclude tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Returns or other reversals of purchases conducted within the first three months will be excluded. Account must be in good standing to receive \$100. Account is not in good standing if closed or suspended. If the account is closed by either you or by the Credit Union for any reason prior to the \$100 bonus being credited to your card, the bonus will be considered to have been forfeited. This onetime \$100 offer is valid for new, first-time MSUFCU Visa Signature cardholders only. This offer may be canceled at any time without notice.