



In true, no-fuss, fashion, New Bedford Credit Union announces a simple, straight-up version of our name.

Since 1932, our approach has been to make banking simple and provide commonsense products and service that best meet the evolving needs and lifestyles of our members. With that spirit we invite all our members and community to refer to us as NBCU.

As we continue to grow and move forward, our promise is as straightforward as our new name to make banking easy and transparent, and to play a valuable role in our community's success.

Fixed Rate First Mortgage Property must be Owner Occupied one to four family. Maximum dollar amount up to \$700,000.00. Fees may apply. Property Insurance is required in an amount equal to or greater than the amount of the approved loan.

Adjustable Rate Home Equity Line of Credit (HELOC)

Owner Occupied Home Equity Line of Credit. The maximum line of credit plus the outstanding first mortgage shall not exceed eighty percent (80%) of the appraised value of the real estate or seventy percent (70%) of the market value. Maximum dollar amount up to \$175,000.00. Property insurance is required in an amount equal to or greater than the amount of the approved line of credit.

Fixed Rate Home Equity Loan

Owner Occupied Fixed Rate Home Equity Loan. Fixed Rate Home Equity Loans may be approved for up to eighty percent (80%) of the appraised value of the real estate. Minimum dollar amount is \$7,500.00. Maximum dollar amount up to \$175,000.00. Property Insurance is required in an amount equal to or greater than the amount of the approved loan.

Home Improvement Loan

Owner Occupied Home Improvement Loan. Home Improvement Loans may be approved for up to one hundred and thirty-three percent (133%) of the appraised value of the real estate. Maximum dollar amount is \$175,000. Property Insurance is required in an amount equal to or greater than the amount of the approved loan.



Investment and Commercial Real Estate

NBCU offers very competitive financing for commercial real estate, including the purchase of existing buildings or refinancing current loans for:

- Commercial properties, both owner and non-owner occupied.
- Rental housing, apartment, or combination business/residential properties.

Lisa Arraial

Lending Manager

MLO#1204339

508.994.6546 x109 · larraial@nbcu4u.com



Jennifer Delgado

Vice President of Lending

MLO#709548

508.994.6546 x113 · jdelgado@nbcu4u.com