

COAST CAPITAL SAVINGS FEDERAL CREDIT UNION

2020 MORTGAGE PROMO

DISCLAIMER

Version Date: February 14, 2020

Personal lending products and residential mortgages are offered by Coast Capital Savings Federal Credit Union and are subject to its standard lending criteria and approval based on risk profile. Some conditions apply for Help Extras. Promotional Offers are discounted rates and are not the posted rates of Coast Capital Savings Federal Credit Union. Promotional Offers may be changed, withdrawn or extended at any time, without notice.

This Promotional Offer is only available to a member entering into a new residential mortgage with Coast Capital Savings Federal Credit Union. The Promotional Offer is only available to a member entering into a first residential mortgage and is not available to members entering into a second, third, fourth, or any additional residential mortgage. The Promotional Offer is not available to a member renewing their current Coast Capital Savings Federal Credit Union mortgage. Funds must be advanced within 90 days of the date of application. Offer may be changed, withdrawn or extended at any time, without notice.

The annual percentage rate (APR) is based on a \$300,000.00 mortgage at a 25 year amortization, assuming an appraisal fee of \$300 (which includes fees associated with determining the value of the property). If there are no additional cost of borrowing charges, the APR and the interest rate will be the same.

For fixed interest rate residential mortgages, the interest rate is compounded semi-annually, not in advance. Interest rates are subject to change without notice at any time.