



September 30, 2011

Dear Member,

Home ownership is the American dream. We realize that every homeowner has different needs, so DVCU has formed an alliance with CU Partners, enabling us to offer a wide variety of mortgage solutions to meet those individual needs. With a variety of home loan products and programs, we can customize a mortgage to fit your specific situation:

- Fixed or adjustable rates
- FHA or VA loans
- Financing for second homes or rental properties
- Opportunities for members with not-so-perfect credit
- And much more

Our Home Loan Specialist will customize a mortgage loan to meet your specific needs. Whether you want the lowest rate available or prefer a no cost loan, we are here to explain the pros and cons of each option. Our goal at the Home Loan Center is to design a lending package to meet *your* personal financial profile.

Traditionally, DVCU would retain and service all mortgage loans on our balance sheet. Unfortunately, due to the state of the housing market, and the historical low rates on long term mortgages, we need to sell all new mortgage loans to investors in order to protect our balance sheet. This requirement does not impact the quality of the product we are offering, but we at DVCU feel it is best to be upfront with our members on what will happen to their loans once they are finalized.

Home Loan Center representatives are available. Call your Home Loan Specialist 800.574.4556 or apply on-line at www.dvcu.org and learn how we can help you!

Best wishes,

Robb Scott, CEO



Federally Insured by the NCUA