

# Essential Worker Mortgage Program

Making home ownership a reality for our everyday heroes.

We are proud to offer our  
**NEW Essential Worker  
Mortgage Program<sup>1</sup>** to  
those who show the  
utmost in courage and  
resilience in helping some  
of the most vulnerable,  
day in and day out.

The truth about your  
customized mortgage program:

- **Discounted rate** to lower your monthly payment
- **Up to 100%** financing means less actual upfront funding needed
- **Combined Loan to Value ratios up to 105%** to allow for Grant Program funds
- Loan Amounts **up to \$750,000** to increase your home affordability
- **In-house service** from our experienced mortgage professionals
- Loan eligibility for several essential worker categories

Lafayette Federal offers **nationwide**  
membership eligibility. Learn more by  
scanning the QR code below!



Learn more at **[LFCU.ORG/HERO](http://LFCU.ORG/HERO)**

<sup>1</sup>Offer applies to a 5/5 Adjustable Rate Mortgage (ARM) only. Other restrictions may apply. Must be eligible for membership. \$50 minimum balance required to open and earn 0.10% APY (APY = Annual Percentage Yield) on Lafayette Federal share savings account balances. \$5 minimum balance required to open and earn 2.04% APY on LFCU checking account balances up to \$25,000 and 0.025% APY on checking balances over \$25,000. Please visit [LFCU.ORG/2For22](http://LFCU.ORG/2For22) for full checking account requirements. Rates current as of October 1, 2022 and subject to change without notice. Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the U.S. government. Lafayette Federal Credit Union is an equal housing lender. NMLS# 464425.

