Ready to ***Buy?***

Not every homebuyer needs the same loan. Whether you're looking for a lower down payment or no down payment, RBFCU has options to help you buy with confidence.

100% Financing
No down payment required. Finance the entire price of your home.

5/5 Adjustable-Rate Mortgage
A fixed rate lower than most 30-year mortgages for the first five years – with adjustments every five years after that.

FHA
FHA Loans
Ideal for qualified buyers looking for low, flexible down payment options.

VA
VA Loans
Up to 100% financing for qualified veterans, active-duty personnel, reservists and surviving spouses.

Find Your Mortgage - rbfcu.org/mortgage

EQUAL HOUSING LENDER

Loans subject to credit approval. Rates, terms and programs subject to change without notice. Mortgage loans available only on property in Texas. 100% financing available for primary residence only; proof of eligibility may be required. Your interest rate on adjustable-rate mortgages can change in 60 months, and every 60 months thereafter beginning with payment number 61. FHA loan limits are location-specific and are adjusted annually. Restrictions may apply. NMLS# 583215.

Love Your Home?
Love It Even More!

Many homeowners have equity in their home they aren't using. Whether you're renovating, consolidating debt or preparing for life's next expense, your home may already have the answer.

Home Equity Loan
Receive a lump sum with fixed rates, predictable monthly payments and flexible terms.

Home Equity Line of Credit (HELOC)
Don't need a big lump sum? Borrow funds as you need them, when you need them. Pay interest on only the amount you use.

Popular uses for both:
- Home improvements
- Debt consolidation
- Education expenses
- Medical expenses

Explore Your Home Equity Options - rbfcu.org/homeequity

Loans subject to credit approval. Rates and terms subject to change without notice. Mortgage loans available only on property in Texas. Home Equity Loans and HELOCs available on your primary residence only. Under Texas law, the maximum amount you can borrow with any Home Equity Loan or a HELOC is 80% of your home's appraised value. NMLS# 583215.

EQUAL HOUSING LENDER