

Serving those who  
serve their country



At Memphis City Employees Credit Union, we're proud to help Servicemembers realize their dreams of homeownership by offering VA Home Loans.

VA Home Loans help Servicemembers, Veterans, and their spouses become homeowners by providing 100% financing options guaranteed by the Department of Veterans Affairs.

- Finance options up to 100%
- Fixed rate (payments stay the same through term)
- Max loan amounts determined by property location
- No Private Mortgage Insurance (PMI) or Upfront Mortgage Insurance Premium (UMIP) required
- Seller contributions up to 4% are allowed

Eligible veterans, reservists, and Active Duty personnel and their eligible spouses with suitable credit, sufficient income and a valid Certificate of Eligibility (COE) can take advantage of 100% financing options with a VA Mortgage, guaranteed by the Department of Veterans Affairs. The property must be occupied by the veteran as their primary residence.

VA Loans make it easier for military families to own a home.

**Our helpful and experienced Mortgage Loan Counselors are available to walk you step-by-step through the loan process and determine the loan that's best for you. Give them a call today at 901-321-1200.**

