



The Value of Mortgage Lending for Credit Unions

A Free CD Shows How Mortgage Lending Can Build Profitability and Bring Your Members Back Again and Again

Why Offer Mortgage Lending?

The real question is, *What's holding you back?* After all, why should your Members have their auto, school and other loans at your Credit Union — but go to a bank or a broker for their mortgage loan?

If you're not offering mortgage lending now, consider this: **A mortgage loan is more than just a one-time home loan.** Members with home loans at their Credit Union are more than three times as likely to return for other financial products. Mortgage loans act as “anchors” for your Membership, establishing you as a Preferred Financial Institution (PFI).

Want to Know More? Watch a Complimentary CD on Mortgage Lending!

The new CD “Increase Your Credit Union's PFI Opportunities with Mortgage Lending” is a great way to start learning about the benefits mortgage lending can bring to your Credit Union — and your membership.

Created by the Mortgage Insight Panel, an advisory group of Credit Union leadership drawn from across the United States and sponsored by CMG Mortgage Insurance Company, the CD presents the real-life testimonials of Credit Union professionals whose decision to offer home loans have generated an enthusiastic response from their members as well as real value for their portfolios and a vastly expanded loan-making capacity.

The CD includes:

- Where Credit Unions that offer mortgage lending are located in your state — so you can easily reach out to find out more about their success stories
- Where the opportunities are for Credit Unions and what are the market trends to take advantage of
- Resources available to Credit Unions looking to start a mortgage lending program — or expand their existing one
- A calculator that can help you determine whether offering mortgage lending is the right choice for your Credit Union

Order Your Free CD Today!

A well-run mortgage lending program represents minimal risk exposure for your portfolio and significant profitability for your overall operation over time. Provided they meet investor requirements, mortgage loans can be sold in a variety of ways to replenish your liquidity — without sacrificing the closeness of member relationships.

Get started by ordering your free CD — simply send an e-mail to mortgagevalue@cmgmi.com. For more information, visit www.cmgmi.com/mortgagevalue.



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