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NMLS# 407552



A Division of Virginia Credit Union

**GET \$1,000 OFF
CLOSING COSTS!***

OPENING DOORS FOR FIRST-TIME HOMEBUYERS

Member One is proud to offer qualified first-time homebuyers
\$1,000 off closing costs!* Our local mortgage team will help you find:

- ✓ The best loan for your budget
- ✓ Competitive rates
- ✓ Low down payment options

\$1,000 off at closing* is waiting!
Apply by February 28, 2026.



SCAN TO LEARN MORE
OR APPLY ONLINE AT
MEMBERONEFCU.COM



*Member One, a division of Virginia Credit Union is offering a \$1,000 discount on closing costs on new mortgage loans for first-time homebuyers subject to qualification and credit approval. This promotion is valid on new applications submitted between 9/1/2025 and 2/28/2026. The closing cost reduction will be limited to the lesser of \$1,000 or lender closing costs and may not exceed maximum seller contribution limits set by program guidelines. Mortgage loan must close by 5/31/2026. This is not available for USDA or construction loan products. This offer can be used in conjunction with the Welcome Home Discount. It cannot be combined with any other promotion or discount and is subject to compliance with Virginia Credit Union's loan program guidelines. An individual is to be considered a first-time homebuyer who (1) is purchasing the security property; (2) will reside in the security property as a principal residence; and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the security property. In addition, an individual who is a displaced homemaker or single parent also will be considered a first-time homebuyer if he or she had no ownership interest in a principal residence (other than a joint ownership interest with a spouse) during the preceding three-year time period. Loans subject to credit and collateral requirements. Not all applicants will qualify. Membership eligibility required.