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\$1 share deposit required. Must qualify for membership. Missouri & Illinois residents only. Loan subject to credit approval. Rates, terms, and conditions subject to change without notice. Amount financed must be more than \$453,100.00. Maximum LTV is 90%. An escrow account is required. No prepayment penalties. Federally insured by NCUA. Equal Housing Lender. NMLS ID # 684198