



The Mortgage That Gives Back

Letter Of Introduction

Dear Supporter:

Harmony Lodge No. 37 A.F. & A.M. is excited to tell you about the Community Builder Mortgage™, a unique, simple, effective fundraising opportunity available through our relationship with the Grand Forks Credit Union.

The Community Builder Mortgage is a 5-year fixed mortgage that features a fantastic, no haggle interest rate guaranteed to be at or below the Royal Bank of Canada and TD Canada Trust*. Now that's a great mortgage!

You'll also get a flexible payment schedule and the option to increase your payments so you can pay off your mortgage faster.

If you choose to switch your current mortgage, the Grand Forks Credit Union pays for your mortgage switch costs.**

You may also have the option of adding money to an existing Grand Forks Credit Union mortgage based on the equity in your home. This new money portion would also be eligible for the Community Builder Mortgage initiative.

How does it work? When you choose a Community Builder Mortgage, Harmony Lodge No. 37 A.F. & A.M. receives a donation from the Grand Forks Credit Union for 0.50% of the mortgage amount. In other words, a mortgage of \$100,000 will earn \$500 for Harmony Lodge No. 37 A.F. & A.M.***. Who would have thought that mortgages could help us raise money more easily than traditional fundraisers?

With the Community Builder Mortgage, you'll get all the benefits of a great mortgage and you'll be supporting the Harmony Lodge No. 37 A.F. & A.M.. It's definitely a win-win situation! And, as you'd expect, you can rest assured that the process is completely confidential. Once we tell you about the benefits of the Community Builder Mortgage, the rest of the process is between you and the Grand Forks Credit Union.

Interested? Take this letter with you to the Grand Forks Credit Union when you are ready to discuss and apply for your Community Builder Mortgage. To book an appointment with a Credit Union Account Manager, call 240-442-5511 or 1-866-442-5511.

Thanks so much for your support!

Harmony Lodge No. 37 A.F. & A.M.



Grand Forks Credit Union is a full service financial co-operative with a strong commitment to supporting our local communities. We serve over 10,000 members through our branch, MemberDirect internet banking service, Memberlink telephone banking service, and ABMs. Visit Grand Forks Credit Union at www.gfdscu.com to learn more about us. We've been here since 1949 helping people of the Boundary area reach financial security.

*As published at www.rbcroyalbank.ca & www.tdcanadatrust.com. Standard Grand Forks Credit Union lending criteria applies. Cannot be combined with any other promotions or offers. Some restrictions apply. **Some restrictions apply. Please contact Grand Forks Credit Union for details. Account Managers: this is the official Letter of Introduction for the Community Builder Mortgage Program. ***Honorarium is paid on new mortgages and the new money portion of any existing refinanced Credit Union mortgages.