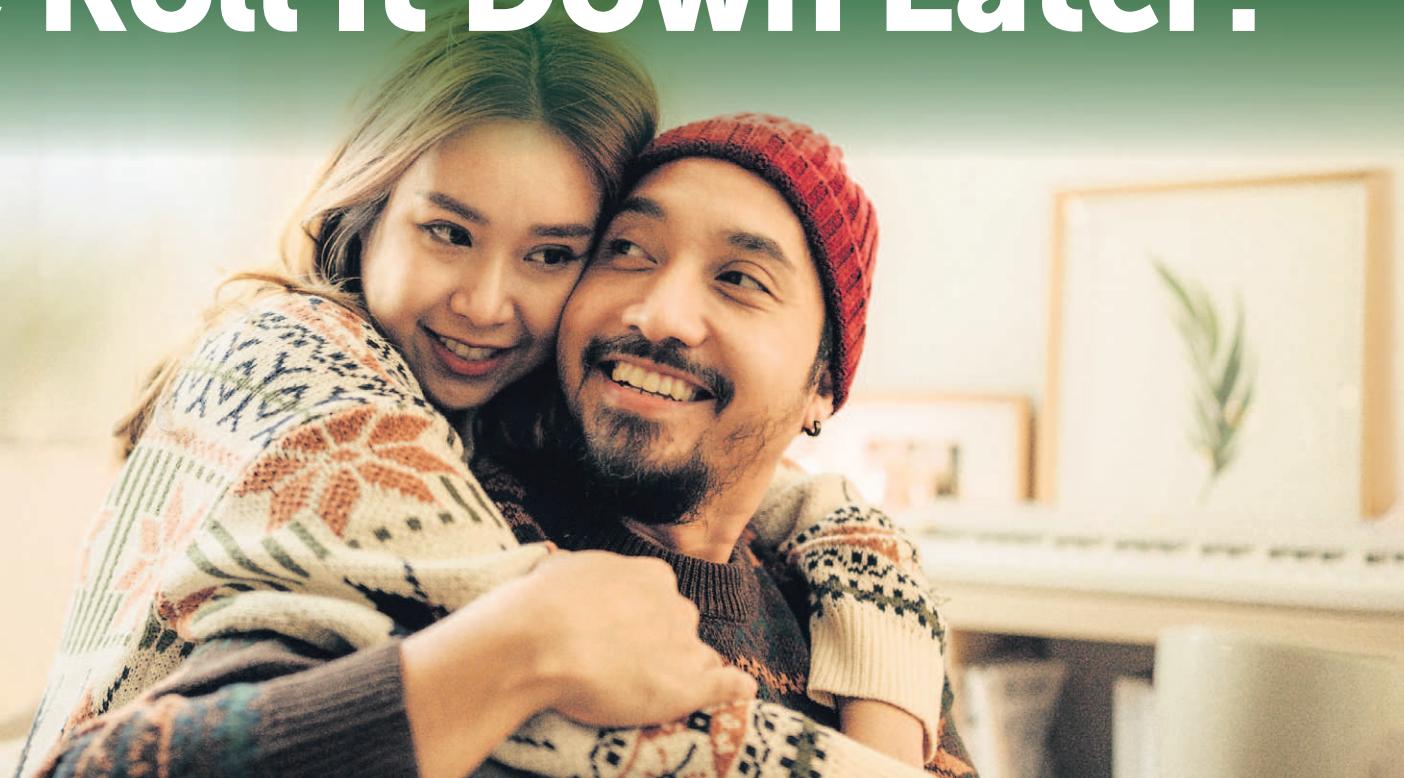


Lock Your Mortgage Rate Now, Roll It Down Later!



This season, give yourself peace of mind. With our **Rate Roll Down feature**, you can:

- » **Lock in your rate today** and start your homeownership journey.
- » **Decrease your rate annually** if rates drop for a low-fee of \$799 per request.
- » Enjoy **no qualifying, no appraisal, and minimal paperwork**.

Don't wait for lower rates—secure your home now and still take advantage of future savings.

redwoodcu.org/mortgage



**Redwood
Credit Union®**

North Bay's #1 mortgage lender*

*As of 11/2025, based on mortgage purchase loan originations data from MyMTA.

Offer valid through 12/31/2026. Certain restrictions may apply. Rate Roll Down fee is \$799.00 per request and must be paid at the time of the request. Fee may not be added to the outstanding loan balance. Offer applies to existing RCU first mortgages held in RCU's portfolio (Jumbo – Fixed & Adjustable, DreamStart, 40 Year, and TIC Loans). Mortgage must be current and in good standing with no delinquencies to qualify. Rate Roll Down may be requested one (1) time every twelve (12) months from the date the loan funds. Rate will be adjusted to current market rate for the same product with no cash out. CA properties only.

