



MAYBE IT'S TIME FOR A MORTGAGE.

Buying a home is a big decision.
So is choosing the right mortgage.



OUR NEIGHBOURHOOD IS YOUR NEIGHBOURHOOD.

Find the Branch Nearest You

With branches across Northern and South Western Ontario, help is just around the corner. For a list of branches and service hours, please visit:

YNCU.COM/OURBRANCHES

Call the Service Excellence Centre

Our Service Excellence Centre associates can help you with whatever you need, wherever you are. To reach the Service Excellence Centre, please call: **1-866-635-6917**

Download our Mobile Banking App

Complete your banking easily, securely, and conveniently by downloading our mobile banking app. Available on the Apple Store and Google Play.



WELCOME TO THE
NEIGHBOURHOOD





We'll help you turn "someday" into today.

Whether you're moving out or moving up, getting a mortgage can be one of the most stressful, confusing things you'll ever do. We're here to change that.

At YNCU, we're in the business of helping our members find the right mortgage, at the right rate, with the right terms to fit their lives – at every stage of home ownership. Simple and stress-free.

Dedicated Support

Our rates may be competitive, but there's certainly more to a mortgage than a rate. It's about finding the right solution for the right financial situation; working with you to ensure you're getting the best mortgage possible, making the numbers work for you alone, and supporting you through every step.

Timely Approvals

Fixed or variable, open or closed, shielded or convertible – whether you're looking to put 25% or more down on a conventional mortgage, or require approvals and insurance for a lower down payment, high ratio mortgage, we'll help you get to "yes."

Home Free Chequing

As an added bonus, all of our mortgages come with a Home Free Chequing Account – offering unlimited free monthly transactions, as well as Debit Card Buyer Protection and Extended Warranty, for as long as you have a mortgage with us. When was the last time a bank gave you something for free?

What's the right mortgage for you?

The answer is as individual as you are and depends on your priorities.

Would you rather stick with a sure thing, or bet on a low prime rate? Are you planning to build a new home, renovate, or use the equity in your home to retire? Rest assured, you've got plenty of options at YNCU.



Fixed Rate Mortgages

Eliminate the element of surprise with a fixed rate. Choose an open term to repay anytime without penalty, or a closed term for even lower interest rates.



Variable Rate Mortgages

Take advantage of low interest rates that fluctuate with the prime rate. You can choose shielded terms to protect you when rates rise, or convertible terms to move to a fixed rate at any time.



Construction Mortgages

In cases where a new home has yet to be built, we can help guide you through the entire process towards financing the prefabricated home of your dreams.



Purchase Plus Improvements Mortgage

Looking to renovate your future home? With as little as 5% down, you can renovate right after your possession date and pay it off as a combined mortgage payment.



CHIP Reverse Mortgage

Enjoy your golden years with tax-free cash and no payments required. The full amount only becomes due when you and your spouse no longer live in the home.



Home Equity Line of Credit

For those looking to pay off high-interest debt or fund other purchases, a MeritLine Home Equity Line of Credit can leverage the equity in your home to provide you with a revolving credit line at a low rate.