

# Greater Iowa CREDIT UNION

### Meet **Loraine Riley!**

Since 1990, I have had the privilege of assisting families achieve their dreams of home ownership. Helping members make decisions that lead to their financial success is why I love working at Greater Iowa Credit Union. Because we are a not-for-profit financial institution, we are able to offer low-cost loans and the best mortgage rates in town. My goal is to make the home buying process as smooth and simple as possible.

Outside of work, I enjoy spending time camping at Saylorville Lake, biking the local trails and spending time with my family and friends.

## Why choose Greater Iowa Credit Union for your home mortgage?

- » Local mortgage processing and underwriting
- » Conventional, FHA, VA, RD/USDA mortgage products
- » \$300 toward homebuyers' closing costs
- » Competitive rates and closing costs
- » Portfolio mortgage loans
- » GICU will service all 10, 15 and 20 year fixed rate **loans**
- » Borrowers have the option to have GICU service their 30 year fixed-rate loans
- » Our friendly Mortgage Loan Officers provide personal, timely, and attentive service

"Together our GICU Mortgage Team has over 60 years of experience. Trust us to make your home buying dreams a reality!"

#### **Products and Services**

We offer competitive rates, low closing costs, free preapprovals and a wealth of mortgage products. We also give borrowers options, including servicing options on where they send their payments, and PMI (Private Mortgage Insurance) options when putting down less than 20%. Best of all, we process and underwrite nearly all of our mortgages locally and provide exceptional service to our borrowers.

Benefits of a GICU Home Loan:

- » Low rates
- » Low closing costs
- » Easy, fast online application
- » Local servicing
- » Local underwriting



Buy or re-finance your home with GICU and save! Visit www.gicu.org for more information and to view our payment calculator.



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### Meet Matt Koehler!

I have been in the mortgage industry for more than 24 years and have gained a wealth of knowledge during my tenure. I have been a Mortgage Loan Officer with Greater Iowa Credit Union for the past 10 years and thoroughly enjoy assisting people with their dream of home ownership. I listen to my clients' wants and needs and develop a plan to meet their short and long-term financial goals. It is always exciting to me to see first time homebuyers get the keys to their new home and see how proud they are when they accomplish their dream of owning a home.

In my free time, I enjoy following my favorite sports teams: the Cyclones, Cubs, Bears and Blackhawks. I also enjoy being outdoors walking, biking, or hiking with my dog, Addison.

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### Meet **Todd Darland!**

With 34 years of mortgage lending experience, I am still passionate about helping people achieve their home ownership dreams whether it is your first or tenth time purchasing a home. With the complex nature of the mortgage process, I use my experience and knowledge to help achieve our goal to make the mortgage process "a non-event" and surround myself with people to make the process fun! I am reliable and communicate effectively before, during and after the home-buying process and close on time.

In my free time, I enjoy working out and attending various sporting events along with volunteering for community events. I also love traveling and spending time with my family and friends.

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**EQUAL HOUSING** 

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