Home Loans and Services

Take a big step toward your dreams

TRAVIS CREDIT UNION

We can help you buy or refinance a home

When you're ready to purchase a new home, refinance the one you own or tap into your home equity, let us help you take that big step toward your dreams. We'll work with you to find the right home loan program that fits your budget and walk you through the home purchase, refinance or home equity process.

Finance with people you know

A home loan is one of the largest financial commitments you'll make. Shouldn't you finance with people you know? Our mortgage loan consultants understand the importance of providing a timely decision on your loan application and on providing you the best service possible every step of the way. We underwrite, fund and service your loan in-house, so your loan stays with us, the people you know.

First Mortgages

Get pre-qualified for a loan first so you can act quickly when you find the house you want. We offer home loans of up to $1 million.

MyCommunityMortgages™

We work with local agencies and Fannie Mae to encourage home ownership by providing affordable home financing to build stronger communities.

Refinancing

Our mortgage loan consultants can show you how current interest rates can help save you money when you refinance your mortgage. Use these funds to consolidate debt, reduce the length of your loan or convert your variable-rate loan to a fixed rate loan.

Three Easy Ways to Apply

Call (888) 698–0000 or (707) 469–2000

Apply online at www.traviscu.org

Stop by your local TCU branch.
Visit our Web site to find a branch near you.

Home Equity Loans

Tap your home's equity for the important things in life. Renovate your home, pay college tuition, sponsor a wedding or other special occasion. Use your equity to consolidate high-interest credit card debt to reduce your payments. Check with your tax advisor to see if those equity interest payments are tax deductible.[1]

Check your home equity. To determine how much equity you have in your home, subtract what you owe on your mortgage from the current value of your home. The remainder is your home's equity.

A fixed-rate home equity loan is a practical way to acquire the cash you need. We offer 7- or 15- year fixed rate terms. This is a smart option if you require a large amount of cash immediately.

A variable-rate HELOC allows you to draw money from available funds as you need them without paying interest until you use them. Enjoy interest-only payments for the first 10 years with an additional 15 years to pay off the balance.[2]

Applying is easy

Whether it is in branch, online or over the phone we make the application process easy for you. In many cases, you'll have results within minutes of completing your application.

Convenient payment options

Making your loan payment to us is easy and convenient.

- Arrange monthly payroll deductions or automatic transfers from your checking or savings account.
- Transfer funds through Online Banking, Call-24 Phone Banking or at any branch.
- Send your payment through the mail.

Property insurance may be required. 1. Please consult your tax advisor. 2. Consists of a 10-year draw period with interest-only payments, followed by a 15-year (non-draw) repayment period. For example, at 4.75% APR, you would pay $7.78 per month per $1,000. An origination fee of $395 is due at closing. There is a $50 annual fee which will be waived if, on December 31, the balance of your line-of-credit is over $5,000. The loan rate may vary with a maximum APR of 18%.

Travis Cash-back Real Estate Services program features

- Dedicated member advocates
- Experienced real estate agents
- Rebates on real estate fee
- Homebuyer Privileges® package

Cash-back Real Estate Services

When it comes to the complicated process of buying or selling a home, we can help with information and assistance. Our exclusive Cash-back Real Estate Services program, in partnership with a carefully selected local broker, takes the guesswork out of choosing a real estate agent while ensuring you receive the highest quality service. This program devotes more resources than usual to minimize the problems associated with real estate transactions.

Member Advocates

After you enroll in the Travis Cash-back Real Estate Services program, a dedicated member advocate (MA) will contact you. Your MA will explain the program in greater detail and obtain additional information from you about your housing needs and desires. Then, the MA will match you with one of the program's real estate agents. Throughout your transaction, your member advocate will look out for your best interests and serve as your primary point of contact. Agents in this program have exceptional member service skills and market-wise real estate knowledge.

Discount and Fee Rebate

You could receive a cash rebate of up to 20 percent of your agent's commission for this transaction.* A check will be sent to your address within 30 days after escrow closes. Your exact savings are based on the value of the home you buy and/or sell. Double your savings by buying and selling through Travis Cash-back Real Estate Services! You could also enroll in Homebuyer Privileges®, a unique program that gives you discounts and savings at Home Depot®, Penske Truck Rentals® and more. Plus, you can save on GE® appliances, Dish Network® installations, and select hotels and car rentals.

How to Get Started

Prime Alliance Solutions, Inc. administers our Cash-back Real Estate Services program. Please contact a TCU mortgage loan consultant at (707) 469-2000 or (888) 698-0000 or visit our Web site to learn more about the service.

* A rebate on the commission may not be available in all states. Ask your member advocate about the opportunities and restrictions that apply to your particular transaction.

Mailing & Shipping

Mailing Address
Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only
Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail
Travis Credit Union
One Travis Way
Vacaville, CA 95687

Account Access & Information

Web Site Address
www.traviscu.org

Call-24 Phone Banking
(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information:
(707) 449-4000 or (800) 877-8328

PhoneLoan℠
(707) 451-5350 or (800) 449-4110

Home Loan Center
One Travis Way, Vacaville, CA 95687
(707) 469-2000 or (888) 698-0000

Check Fraud Information
(707) 469-4384 or
(800) 877-8328, ext. 64384#

Debit/Credit Card Fraud Information
(707) 469-1810 or
(800) 877-8328, ext. 61810#

TRAVIS CREDIT UNION

Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

Federally insured by NCUA. Equal Housing Lender. NMLS registered.

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