



Olympia Federal Savings

LOOKING TO BUILD, BUY, REMODEL OR REFINANCE?
OLYFED IS HERE FOR YOU!

OLYMPIA FEDERAL SAVINGS OFFERS YOU A VARIETY OF BENEFITS THAT MAKE CHOOSING US SIMPLE.

- We are a local community bank that believes in giving back to our community – donating to over 100 charitable organizations per year.
- We offer a variety of conventional loans to suit the borrowers' needs, with up to 97% financing available.
- Our *Green Choice* lending options allow customers to purchase or retrofit an energy efficient home with up to 85% financing available without Private Mortgage Insurance (PMI).
- Your financial needs are unique, and as a portfolio lender, we have the flexibility to make a decision based on the whole picture, not just a credit score.
- We offer free community homebuyer education classes to help you navigate the home-buying process.
- No pre-payment penalties
- Loans stay here for local servicing, not sold to some far-off investor.
- Competitive rates are automatically locked in at time of application. If our rates go down before closing, the customer always receives the lowest rate at no additional cost!
- Our *one-step* construction loan is the best! A single loan, a single loan fee for construction and permanent financing, with up to 95% financing with a licensed contractor.
- Security of doing business with a financial institution that has been a strong partner to South Sound communities for over 117 years.
- Our loan officers are not paid on commission, so your needs always come first!

**LOAN DECISIONS ARE MADE LOCALLY BY PEOPLE
WHO KNOW YOUR COMMUNITY,
YOUR NEIGHBORHOODS AND YOUR NEEDS.**

Contact an Olympia Federal Savings Loan Officer Today: (360) 754-3400 or email customerservice@olyfed.com



www.olyfed.com
8 Local Branches To Serve You

