



# Thinking about making a move?

Whether it's your first, second, or fifth home, we'll help you find your dream home with a GREAT rate and the right type of mortgage.



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**We're a local team ready to help! Contact us today!**

## Save up to \$12,000 with our Welcome Home Discount!<sup>1</sup>



Ask us how you could save 0.60% of your mortgage with the Welcome Home Discount.



<sup>1</sup>Certain restrictions, limits and other conditions apply. Visit [vacu.org/joyner](http://vacu.org/joyner), or contact VACU or Joyner Fine Properties for more information. Business conducted with Joyner Fine Properties is separate and distinct from any business with Virginia Credit Union, Inc.