



LOOKING TO BUILD, BUY, REMODEL OR REFINANCE?
WE ARE HERE FOR YOU.

MANY WAYS TO SAY: 'WELCOME HOME'

There are lots of options available for home loans and Olympia Federal Savings offers you a variety of benefits that make choosing us simple. These are our Top 10:

1. Our team of non-commissioned Loan Officers are here to serve you and make the home buying or building process as easy as possible.
2. Everyone gets the same great rate – There's no risk-based pricing with our home loans, you'll get our advertised rate regardless of credit score.
3. There are no pre-payment penalties.
4. People, not computer apps, decide – We click “delete” on automated underwriting with home loans. We believe actual humans make better lending choices.
5. 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).
6. Our website has an easy 24/7 online loan application so you can get pre-qualified fast.
7. You'll always get the best deal before closing – We hold your rate at application, but if a better number comes along, no worries; it's yours.
8. We offer a variety of home loans to suit the borrowers' needs, with up to 97% financing available.
9. Loans stay with us and are serviced locally rather than sold to an unknown investor.
10. We are a local community bank that gives back to our community – donating to over 200 charitable organizations per year. Choosing OlyFed puts your money to work here in the South Sound – enhancing the places you live, work and play.

VISIT [OLYFED.COM/LOANS](https://www.olyfed.com/loans) TO CHOOSE A LOAN OFFICER AND START THE LOAN PROCESS TODAY