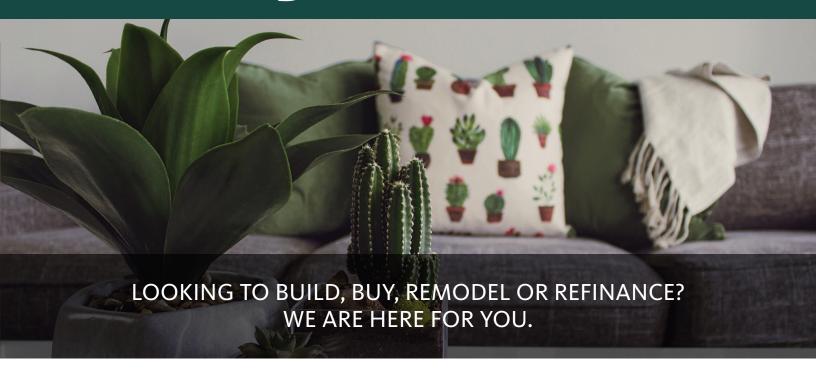
## Olyfed BANKING THAT'S MUTUAL



## 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.
- 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.
- 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 TO CHOOSE A LOAN OFFICER AND START THE LOAN PROCESS TODAY