# Why Refer Your Clients to Libro for a Mortgage?

Libro CREDIT UNION

## Libro Credit Union is Local

Libro is a 100% Canadian-owned credit union, investing in local people, businesses and communities. We understand the market, and provides the fast turnaround that comes from being a local company.

## Equity Take-Out

Your home has likely grown in value and that equity can help support what matters most to you. An equity take-out allows Libro members to access a portion of their home's value to help fund renovations, consolidate higher-interest debt, invest in their future, or manage major life expenses.

## Pre-Approval

Libro Coaches ensure your clients are pre-approved for the appropriate amount. If someone isn't qualified today, Libro Coaches work with them to develop a strategy to get there.

## Builder Programs & Construction Mortgages

We'll help your clients finance their new build – with advice and support along the way. Talk to us about available programs.

## There's more!

Here are even more great things about a Libro mortgage:

- 120-day fixed rate hold guarantee on approved credit from the application date.
- Free premium chequing account, with unlimited transactions.
- Flexible pre-payment, and double-up payment options.
- Portability – if your client sells their home the mortgage moves with them, no penalty.

## Libro Banking

In addition to mortgages, Libro offers all the banking products and services your clients need:

- Chequing and savings accounts
- Youth, farm and business accounts
- Vehicle loans and lines of credit
- Investments and wealth planning
- Visa credit cards
- Expert financial coaching

## Connect with a Home Financing Advisor today!




**Shannon Higgins**
shannon.higgins@libro.ca
519-520-6747



**Jenifer Kelly**
jenifer.kelly@libro.ca
226-234-1372



**Lindsey Seco**
lindsey.seco@libro.ca
226-234-3043



**Rebecca Smith**
rebecca.smith@libro.ca
226-234-1346


## Special Personal Banking Offers for LSTAR Members*

**6 Months Free Banking** - service fees waived on your new personal chequing account.

**$50 RESP Bonus** - start a new automatic contribution to a Registered Education Savings Plan (RESP) and Libro will make the first deposit, up to $50.

**No-charge Home Appraisal** - with a new Libro mortgage.

London Downtown
578 Richmond Street

London North
1703 Richmond St.

London South
849 Wellington Rd. S.

St. Thomas
1073 Talbot St.

London East
1867 Dundas St. E.

London Old East Village
874 Dundas St.

London West
919 Southdale Rd. W.

Woodstock
383 Norwich Ave., Unit 1

**libro.ca/join**
1-800-361-8222

**Offers valid only at Libro's London-Elgin-Oxford region locations for new members. Full offer details available on request.*