

[Email 1 - MAM/COFCU ARM Campaign]

01

Subject: This is not your older brother's ARM mortgage

Pre-header text: It's 2023, time to reconsider adjustable rate mortgages



NMLS# 403416



MEMBER
ADVANTAGE
MORTGAGE

NMLS# 1557 (LENDER)

Remember when “berry” phones
were the best and adjustable rate
mortgages were the worst?
Things have changed.

[Schedule an appointment](#)



Dear Member,

There's a huge misconception about today's adjustable rate mortgages, or ARMs. Many potential homebuyers think they're the same as the ARMs that led to the financial crisis in 2008.

The truth is, ARMs have changed. Updated qualifying criteria and safer terms make them less risky.

If you've dismissed ARM loans as a way to finance your first or next home, it might be time to reconsider.

For more reasons why today's ARMs are different, [click here](#).

You might be surprised to also learn that ARMs just make more sense, especially for many of today's buyers. The average stay in a home these days is hovering at about eight years, which means many are staying just a few years. This enables savvy homebuyers to pay off their ARM loans before rates adjust.

Want to figure out if an ARM could be a good fit for you? We'd love to discuss it with you in person or over the phone.

[Schedule an appointment](#)

Or, you could skip the conversation, compare rates, and start an application. [Click here](#).

Sincerely,

Your Commonwealth One Mortgage Team

NMLS# 403416

This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Member Advantage Mortgage LLC (MAM) is a subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. **CommonWealth One Federal Credit Union** works with MAM to assist its members in evaluating and selecting appropriate mortgage solutions and issuing loans to qualified members.

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Toll Free: 1-866-482-1414

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