

USE CREDIT UNION



Brief Description of company/history: USE Credit Union is a 75-year-old local credit union that prides itself on personal service and great value for our clients.

SDAR: What is the overall service model for USE Credit Union?

USE Credit Union: We currently offer a "Best Price Guarantee" on all mortgage loans. If we do not beat any local competitors mortgage loan pricing, we'll pay you (the homebuyer) \$750.

SDAR: Tell us about your growth in the San Diego market over the past two years.

USE Credit Union: We have seen an increase in our purchase transactions of over 25% per year. As of September, we have seen a 30% increase in purchases resulting in an increase of \$6 million closing over 2010.

SDAR: What SDAR events has your company participated in and how?

USE Credit Union: This year we were major sponsors at every SDAR event.

SDAR: How has being an Affiliate Member of SDAR affected your business growth?

USE Credit Union: We have been an

Affiliate member since 2006; however we did not become active and committed until 2010. Our participation has allowed us to network with more Realtors, which has helped us close more purchase transactions.

SDAR: What products and services can you provide to SDAR members?

USE Credit Union: In addition to great home mortgage products, we offer low fixed interest rate auto loans and credit cards, as well as discounted cell phone and home insurance service.

Please visit our website: www.usecu.org for more details.

For more information contact:

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Amazing *flexibility*, exceptional *service*.

We offer a variety of niche products and programs to better serve your clients, particularly in our current economic environment.

For the first time homebuyer or move up homeowner, we offer simplified financing options...we specialize in:

- VA & CalSTRS
- Local Bond Program
- Down Payment Assistance
- 580 Credit Score
- CalHFA, CHDAP, CHF Platinum
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