



# Get our exclusive mortgage rate discount

Now you can enjoy the benefit of a lower mortgage rate with our Relationship Builder Mortgage Program. Whether you have an account with us, or open one, you may qualify to receive a discounted rate.

## How it works

- If you qualify, you'll get a .125% discount — applies to select fixed-rate and adjustable-rate mortgage products
- Your discount will go into effect after your initial rate is locked in — you must have a qualified deposit account open at least 21 days before the closing of your loan

## Two ways to qualify

- If you have an existing deposit account equal to or greater than 5% of the mortgage balance and arranged to have your mortgage payments automatically paid from this account
- If you open a new account at least 21 days prior to closing with a balance equal to or greater than 5% of the mortgage applied for and set up automatic mortgage payments

## How to calculate the deposit requirement

- Example using a \$400,000 loan:  $\$400,000 \times 5\% = \$20,000$
- If your loan is \$400,000, you would need \$20,000 in a checking account, savings account, or MMA to qualify

**To learn more, visit [amalgamatedbank.com](https://amalgamatedbank.com) or call XXX-XXX-XXXX.**

Unless the loan is locked in all terms subject to change without notice. We reserve the right to discontinue this program at any time without notice. All applications subject to the Bank's terms and conditions, credit and collateral verification, review, and approval standards. This is not a commitment to lend.

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