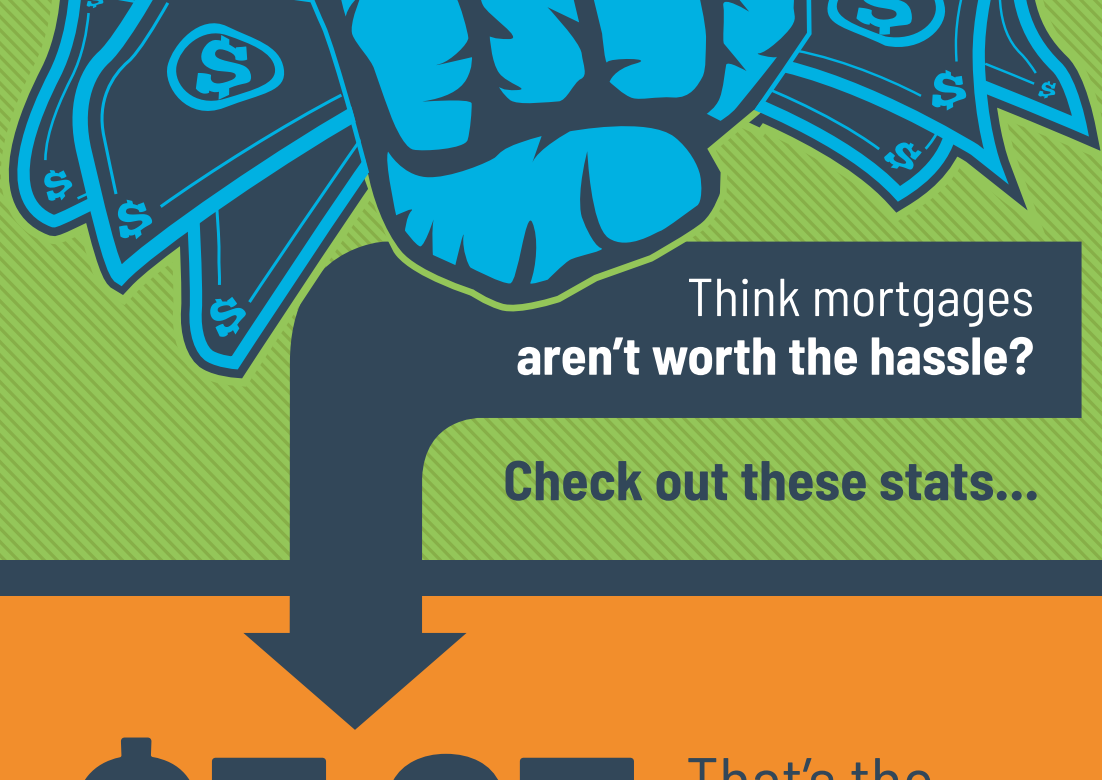


# ARE BIG BUSINESS

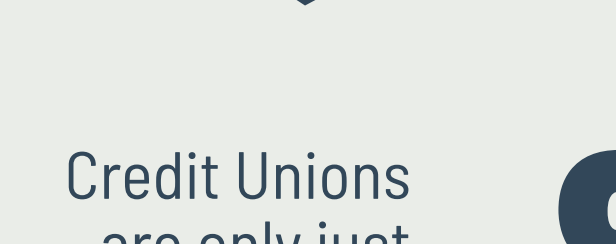


Think mortgages aren't worth the hassle?

Check out these stats...

## \$3.83 TRILLION

That's the amount of **TOTAL MORTGAGE ORIGINATIONS** in 2020<sup>1</sup>



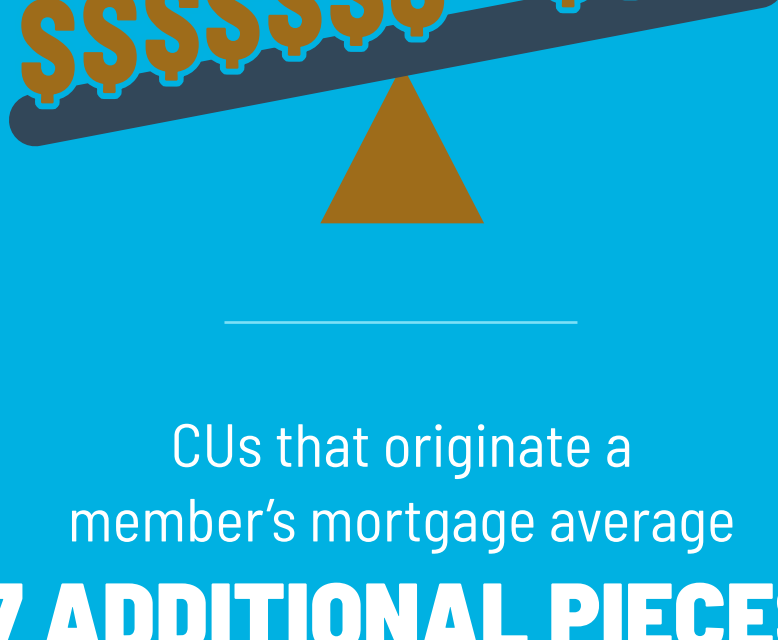
Credit Unions are only just scratching the surface of this **HUGE MARKET OPPORTUNITY**

## 9% OF THE TOTAL MARKET<sup>2</sup>



**1** only in **6**

Credit Union members closed on **3 MILLION MORTGAGE LOANS** but only 1 out of every 6 were financed by their Credit Union<sup>3</sup>



CUs that originate a member's mortgage average **7 ADDITIONAL PIECES** of that member's business vs 4 pieces when they don't hold a member's mortgage



It takes approximately **6 CAR LOANS** to equal the fee income on **1 MORTGAGE LOAN**

And it takes nearly 5 years to get ROI vs 1-2 months for a mortgage loan

## 3

There are three common reasons that — despite a fiercely loyal customer base — credit union market share is low:

- 1** Members don't know their CU offers mortgages
- 2** Some CUs aren't offering a competitive mix of mortgage products
- 3** Sometimes internal staff lacks the time, expertise or comfort levels to offer mortgages

## WE KNOW THE BUSINESS

At myCUmortgage, we offer comprehensive mortgage financing and servicing solutions that can improve or jumpstart your Credit Union's mortgage offering...while getting more of your members into new homes!

We promise to provide exceptional leadership, comprehensive solutions, expert guidance, partner-focused service and, most importantly, peace of mind.

THIS IS HOW WE  
**MORTGAGE**