



**flowers employees  
financial services**

a division of envision credit union

# Do You Have A **Mortgage?**

**Consider refinancing with us!  
We can save you money with  
our low rates & expert  
assistance.**





## 4 REASONS TO REFINANCE YOUR HOME

- **Lower your interest rate**
- Save on your monthly payment
- Eliminate mortgage insurance
- Shorten your mortgage term

**Don't Wait!**  
**Refinance Now**  
**While Interest Rates are Low!**

**For more information and to apply,  
visit [www.EnvisionCU.com/Mortgage](http://www.EnvisionCU.com/Mortgage)**

