



MORTGAGE FINANCING

Flexible, low cost and hassle-free
mortgages for new and current
home owners.

APPLY ONLINE

www.cambrian.mb.ca



 **Cambrian**
CREDIT UNION

MORTGAGES

Get more home for less with Cambrian's low interest, hassle-free mortgages.

Our commitment is to deliver the lowest possible rates on mortgages. But we don't stop there. Cambrian has become one of the leading mortgage providers in the market by providing specialty mortgages, flexible options and a high level of expertise.

We offer mortgages for nearly every need. Whether you have the 20 per cent down payment for a Conventional Mortgage or not, our mortgages are designed to be easy to understand and as simple as possible.

We also offer amortizations of up to 30 years for qualifying mortgages.

We help our members with mortgages for cottages, condos, and building new homes. We also have a special program to refinance or transfer in most mortgages in less than 48 hours. And we have flexible options that make it easy to manage your mortgage for your convenience and benefit.

We're dedicated to making banking simpler and more convenient for our members, because a great mortgage isn't just about a great rate – it's about making sure the terms and repayment plans suit you.

Features of Cambrian's Mortgages

- **Flexible payment options** – pay weekly, bi-weekly, monthly or semi-monthly
- **Prepay**, at any time, as much as 20 per cent of the original mortgage balance per year without penalty. Applies only to mortgages remaining with Cambrian
- **Leading interest rates** – compare our rates with other top financial institutions and find out more about our Best Pricing Policy
- **Amortization available for up to 30 years** for qualifying mortgages
- **Fast in-branch approval**
- **Free banking** – all accounts with a recurring direct deposit qualify for the Unfee – refunded service fees on your personal banking
- **Group Mortgage Protection** insurance available
- **Loss of employment**, disability and critical illness insurance available
- **90 day interest rate reservation** guaranteed
- **Pre-approved mortgage** plan available
- **Mortgage portability** option
- **Free automatic payments** from your account

Free Banking with the Unfee

At Cambrian we thank those members who do their day to day banking with us through the Unfee which refunds their monthly service fees. If you have a recurring direct deposit to your Cambrian account, such as a payroll or pension deposit, we will refund most service fees into your account every month.

Hassle-Free Best Prices on Mortgages

Cambrian is committed to bringing the best value to our members, which is why we have a Best Pricing Policy. This means that our posted interest rate is the rate you'll get. There is no haggling at Cambrian – your rate does not depend on your negotiation skills because we consistently deliver our best price to all our members. Throw in our friendly, reliable member service and refunded service fees and it all adds up to tremendous savings as well as peace of mind for our members.

Apply Online Today

You can apply for a Cambrian mortgage, line of credit or personal loan online. Visit www.cambrian.mb.ca for more details.

Mortgage Options

Mortgages aren't just about great rates – you also want great terms that allow you maximum flexibility. At Cambrian, you can get cash back when you transfer your mortgage to us on a fixed term.

And if you're moving, you can take your mortgage with you or the buyers of your old house can assume the terms. This lets you avoid paying penalties.

In addition to being able to prepay 20 per cent of your mortgage annually, you can also renew your mortgage early to take advantage of lower rates.

Cambrian accepts transfers in and we also offer pre-approvals for new mortgages if you're considering a move.

Best of all, if you need extra cash, you are able to re-advance your mortgage and get the cash the same day without wasting time and the extra paperwork that comes with refinancing.

www.cambrian.mb.ca

48-HOUR REFINANCE AND TRANSFERS

While conventional refinancing of mortgages can sometimes take weeks, our 48-Hour Refinance Mortgage can have cash in your hand within two days of your approval! And you'll pay as little as \$359 for mortgage set up fees.

Refinance for Cash or to Consolidate

Our 48-Hour Refinance Mortgage could help you fulfill your dreams sooner than you thought. By refinancing you can access equity in your home and use the money to fund your trip to Europe or build the gourmet kitchen you've always imagined. Or you can use the 48-Hour Refinance Mortgage to consolidate multiple loan and credit card payments into one reasonable payment. Having one easy payment can make life a lot easier and the interest you typically pay on your mortgage is much lower than the interest rate you pay on your credit cards, or even on a personal loan.

48-Hour Transfer Mortgage to Cambrian

We can also transfer your existing mortgage to Cambrian in under 48-hours in most cases. Take advantage of our low interest rates and qualify for free banking through the Unfee – in less than two days.

Features

When you take advantage of our 48-Hour Refinance Mortgage or our 48-Hour Transfer Mortgage, you will be able to access the same great rates, and the same mortgage features as our Conventional or High Ratio Mortgages (depending on which you qualify for).

CONVENTIONAL MORTGAGES

If you have at least 20 per cent of the value of your home as a down payment (or have at least 20 per cent equity in your home), then you will likely qualify for a Conventional Mortgage.

One of the key benefits of this mortgage is that you aren't required to insure it against default. This can save you thousands of dollars over the life of the mortgage.

HIGH RATIO MORTGAGES

Not everyone has 20 per cent of a home's value available for a down payment. So, we offer higher ratio mortgages for those who have down payments between five and 20 per cent. This allows people who wouldn't normally be able to buy a home to make their dream come true.

Both Canada Mortgage and Housing Corporation (CMHC) and Genworth Financial Canada underwrite high-ratio mortgages for a fee that is normally added to the mortgage balance.

For Example:

Purchase Price	\$200,000
Down Payment of 5%	\$10,000
Mortgage Subtotal	\$190,000
CMHC Underwriting fee @ 2.75%*	\$5,225
Total Mortgage:	\$195,225

* This premium rate is an example only and subject to change by the underwriter.

Other than the underwriting fee of this mortgage, your payment options and rate guarantees remain the same as with our Conventional Mortgages.

SPECIALTY MORTGAGES

Not all financial institutions want to take the time to service special mortgage needs. Cambrian does. For instance, we were among the first lenders to offer mortgages for cottages on leased land. We've also introduced programs for builders, manufactured homes, and condos.

We also offer a special product called the Mortgage Secured Accessline of Credit. If you want interest-only payments, you'll want to learn more.

COTTAGE MORTGAGES

Cambrian specializes in cottage mortgages. Unlike many financial institutions, we do not charge personal loan rates for cottages. You'll enjoy the same great rates on your cottage as you do with our other mortgages.

We also accept mortgages for cottages on leased land in provincial and federal parks. We'll mortgage up to 75 per cent of the cottage value over an amortization of up to 25 years. If you happen to find your dream cottage in Ontario, no problem, we do Ontario mortgages too.

Also available:

- Group Mortgage Protection insurance
- Loss of employment, disability and critical illness insurance

CONDO FINANCING

Cambrian welcomes mortgages for condominiums. We accept both Conventional and High Ratio Mortgages for condominium purchases. Note that common area fees will be included in your calculation for determining your credit approval.

Also available:

- Group Mortgage Protection insurance
- Loss of employment, disability and critical illness insurance

MANUFACTURED HOMES

We also welcome mortgages for manufactured or mobile homes. With rising housing costs in Manitoba, manufactured homes are increasingly seen as a cost-effective option. We offer all the same options that come with our Conventional and our High Ratio Mortgages – including the great rates.

We also offer mortgages for manufactured homes on leased land.

Also available:

- Group Mortgage Protection insurance
- Loss of employment, critical illness insurance

MORTGAGE SECURED ACCESSLINE OF CREDIT

Maximize your net worth by tapping into as much as 75 per cent of your home's value and get the maximum in flexibility with interest only payments.

If you need extra money:

- for home renovations
- for your child's education
- to pay off student loans
- to enjoy the vacation of a lifetime
- to winterize your cabin
- to invest for your retirement
- or maybe you just want to consolidate some debt

Also available:

- Accessline of Credit insurance
- Life and disability insurance



BUILDER'S MORTGAGES

The rewards associated with building a new home make the challenges worthwhile. A tailor-made home for your family can be a dream come true. We offer flexible terms and great rates on our Builder's Mortgages.

Funding

We offer a four-stage* advancement of funds:

1. Foundation
2. Complete framing
3. Interior finishing completed
4. Final inspection, dwelling complete

* If your project is more complex and requires additional advancement stages, we can meet your needs.

Mortgage Options

Depending on how much you've saved for your down payment (or equity you have in your current home) you may qualify for a Conventional Mortgage. With less than 20 per cent of the home value you will need to apply for a High Ratio Mortgage.

Also available:

- Group Mortgage Protection insurance
- Loss of employment, disability and critical illness insurance

BRANCH LOCATIONS

Bison*

60 Bison Drive
Winnipeg, MB R3T 4Z7
Tel: (204) 925-2660
Fax: (204) 269-2368

Ellice*

1-1085 Ellice Avenue
Winnipeg, MB R3G 0E2
Tel: (204) 925-2650
Fax: (204) 775-4419

Henderson*

1366 Henderson Highway
Winnipeg, R2G 1M8
Tel: (204) 925-2630
Fax: (204) 334-7913

Marion Street

255 Marion Street
Winnipeg, R2H 0T8
Tel: (204) 925-2620
Fax: (204) 233-9599

McPhillips*

2136 McPhillips Street
Winnipeg, R2V 3C8
Tel: (204) 925-2640
Fax: (204) 694-7238

Pembina

735 Pembina Highway
Winnipeg, R3M 2L8
Tel: (204) 925-2670
Fax: (204) 478-1430

Touchtone

Winnipeg: (204) 231-3001
Selkirk: 1 (204) 482-4155
Toll Free: 1 (877) 590-5936

Cambrian Online

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Regent*

100-855 Regent Avenue
Winnipeg, R2C 0R1
Tel: (204) 925-2755
Fax: (204) 669-6762

St. James*

#1-3421 Portage Avenue
Winnipeg, R3K 2C9
Tel: (204) 925-2748
Fax: (204) 889-9946

St. Vital*

1602 St. Mary's Road
Winnipeg, R2M 3W5
Tel: (204) 925-2680
Fax: (204) 254-6536

Selkirk*

282 Main Street
Selkirk, R1A 2P3
Tel: 1 (204) 482-1810
Fax: 1 (204) 482-1818
Toll Free: 1 (888) 843-5252

Southdale Square*

190-115 Vermillion Road
Winnipeg, R2J 4A9
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Fax: (204) 257-2390

* Full Service Saturdays

