

Performance Plus Mortgages

Looking for a new home? Westoba Credit Union Performance Plus Mortgages can make your buying process easier with our competitive rates, flexible repayment options, and a host of other services. Applying for a Performance Plus Mortgage today can give you the confidence and flexibility you need to make your home purchase the exciting process it can be!

Performance Plus Mortgages are available to Westoba members with any Performance Plus service package for their principal residence. Performance Plus packages offer the opportunity to pay one price for all the transactions you will need each month, has several service levels for you to choose from, and includes a variety of other services for your benefit. Ask us for more details!

A Performance Plus Mortgage offers:

Pre-Approval for Peace of Mind

Before shopping for your new home, talk to your Westoba Branch. We'll help you determine what price range will fit in your budget, talk to you about rates, terms and repayment options, and **pre-approve the mortgage that is right for you!** Then, you can shop with the comfort of knowing your mortgage is secured, and your rate is guaranteed for up to 60 days! If rates go up, you keep the guaranteed rate. If rates go down, you get the lesser rate. You can't lose.

Flexible Terms

You can choose any available fixed interest term for your new purchase, mortgage transfer or renewal! Fixed interest rates terms are available for one, two, three, four or five years with available amortization terms of up to 25 years.

A Variety of Repayment Options

Select the repayment plan that best suits your budget. Make payments weekly, bi-weekly, semi-monthly, or monthly.

Early Payment Penalty Waiver

With your Performance Plus Mortgage, you can increase your payments, make lump sum payments, or even pay off your mortgage (through your own means, not another lender) at anytime and we will waive the penalty! We know you want flexibility, and you have it with your Performance Plus Mortgage.

Other Important Benefits

Available Life, Disability, Critical Illness and Loss of Employment Insurance
Monthly Statements
Available inclusion of Property Tax payments.