



SL: Pad your wallet with extra cash
Preview: Here's how much you could be saving each month by refinancing

Checking | Savings | Credit Cards | Auto | Mortgages | Personal Loans | Student Loans

Refinance today and start saving!

Get Started

Your actual rate, payment, and costs could be higher. Get an official loan estimate before choosing a loan.

***[FNAME]*, save up to *\$XXX.XX*¹ each month with a lower mortgage payment.**

No lender fees*

Lower interest rates

Easy application process

Don't wait for refinance rates to get any higher — call or get started online today.

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1. All rates and offers are in effect as of 03/01/2022. Offered for a limited time, and subject to change without notice. To obtain any advertised rate, you may have to pay one-time origination fee. Other restrictions may apply. Contact your PenFed Mortgage Representative for any applicable additional restrictions and details about your loan. Rates are based on evaluation of credit history, loan-to-value, and loan term, so your rate may differ.

The information provided assumes the purchase of the loan to refinance your existing mortgage, with a loan amount of \$300,000² and an estimated property value of \$300,000². Property located in Henrico County, VA. This amount is an estimated single family home and will be used as a primary residence. The rate will be 6.00%³ flat and the estimated credit score is 700⁴. As a 30-year interest rate, the APR for this loan type is 7.00%. The monthly payment (which could be \$2,000⁵) represents \$2,000⁵ as an interest rate of 7.00%, a payment of \$2,000⁵ as an interest rate of 7.00%.

If an income review is required or requested, the actual monthly payment will also include amounts for real estate taxes and homeowners' insurance premiums.

2. Other fees may apply, such as points to draw down your rate.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Questions or comments? Contact us.

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***[FNAME]*, save up to *\$XXX.XX*¹ each month with a lower mortgage payment. Plus, save even more with no closing costs.²**

Our VA Streamline Refinance covers all the following:

<input checked="" type="checkbox"/> Title fee	<input checked="" type="checkbox"/> Tax service fee
<input checked="" type="checkbox"/> Recording fee	<input checked="" type="checkbox"/> VA funding fee
<input checked="" type="checkbox"/> Credit report fee	<input checked="" type="checkbox"/> Transfer fee
<input checked="" type="checkbox"/> Flood certification fee	

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We are proud to be named "Best for Competitive Rates" by Money Magazine for 2022

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The information provided assumes the purchase of the loan to refinance an existing VA 1st mortgage, with a loan amount of \$200,000² and an estimated property value of \$200,000². Property located in Henrico County, VA. This amount is an estimated single family home and will be used as a primary residence. The rate will be 5.00%³ flat and the estimated credit score is 700⁴. As a 30-year interest rate, the APR for this loan type is 6.00%. The monthly payment (which could be \$1,000⁵) represents \$1,000⁵ as an interest rate of 6.00%, a payment of \$1,000⁵ as an interest rate of 6.00%.

If an income review is required or requested, the actual monthly payment will also include amounts for real estate taxes and homeowners' insurance premiums.

2. Closing Costs covered are title fee, recording fee, credit report fee, flood certification fee, no service fee, VA funding fee, and transfer fee. Other fees may apply, such as points to draw down your rate.

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