

## WHY ALATRUST?

AlaTrust Credit Union was founded by educators for educators.

Not only do we partner with educators through Homeroom to give them the best mortgages possible, but we also keep them in mind for everything we do. Whether it's our back-to-school special offers, educator exclusive loans, snack cart treats throughout the year, or providing free financial literacy simulations to Alabama schools, supporting educators has always been a top priority to us!



AlaTrust Credit Union specializes in loans for Educators! We were founded in 1935 by the Birmingham Board of Education and have been helping educators ever since!



**AlaTrust**  
CREDIT UNION  
The Loan Headquarters

## HOMEROOM PERKS



- ★ **Discounted Closing Costs**  
Up to \$800 in additional reduced closing costs, we put our money where our mouth is when it comes to financially supporting teachers.
- ★ **Discounted Preferred Agent Fees**  
Up to \$800 credited to you from our local real estate partners who have joined in our commitment to give back.
- ★ **Donation to Your School**  
We donate up to \$200 on home purchases to a school program of your choice (cheer team, science lab, teacher's lounge, etc.)
- ★ **Best Rates and Products**  
We are a not-for-profit organization, meaning we are tax exempt and don't have to factor in profit for ourselves when offering a rate allowing us to give the best rates we can!
- ★ **Guaranteed Pre-Approval Letter**  
Receive a guaranteed pre-approval letter from AlaTrust to boost your offer acceptance and have a smoother faster closing experience

**CONTACT US!** 1-800-264-8031  
mortgages@alatrustedu.com  
www.AlaTrustCU.com

*Homeroom*  
EDUCATORS  
SPECIALIZED  
MORTGAGES



# HEAR FROM EDUCATORS



**Rachel**  
AlaTrust Member

AlaTrust helped me get a home fast, easily, and at the best price possible. I'm so grateful to have a mortgage with people who understand me.

## COME SEE US IN PERSON!

Local brick and mortar locations in  
Anniston, Birmingham, Hoover,  
Jacksonville, Jasper,  
and Talladega.

# MYTHS AND REALITIES



You make a difference for our children; we want to make a difference for you!



It can be tricky trying to find the right mortgage and the right answers to your questions and concerns. At AlaTrust, we put our members first. We can personalize our services to your specific financial situation and are there to answer any questions you have along the way!



Visit Homeroom on our website by scanning the QR code with your camera

## START HERE

To learn more about Homeroom

### MYTH NO. 1

Mortgage Brokers have more options

### REALITY NO. 1

Mortgage brokers typically only offer limited loan programs. With AlaTrust we have several different loan programs for purchases or refinances with several different loan terms.



### REALITY NO. 3

With AlaTrust Credit Union, we keep our members at the heart of all we do. As a nonprofit institution, we are able to provide better rates and personalized local service.



### MYTH NO. 2

Mortgages take a long time

### MYTH NO. 3

Mortgages are too expensive

### REALITY NO. 2

Mortgage loans can take less than 30 days. With AlaTrust, we have the same mortgage team for each file which allows the process to move forward more quickly than banks.