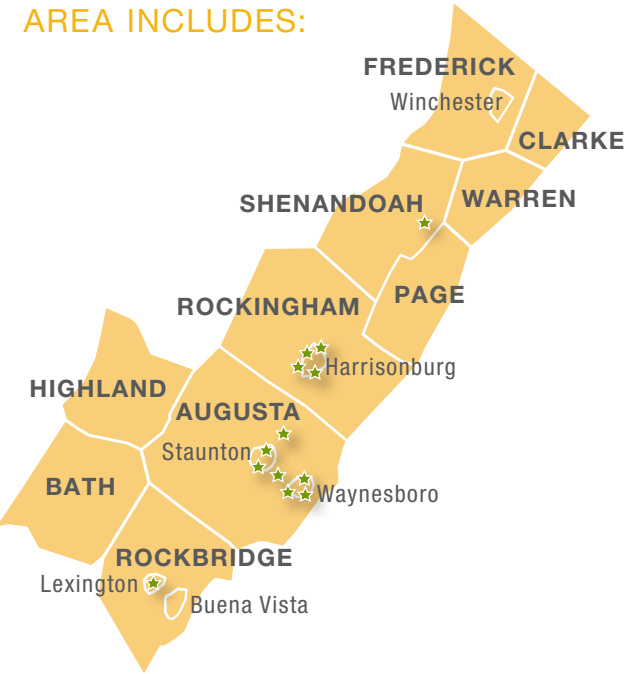


Become a Member

DCCU membership is open to anyone who lives, works, worships, attends school, or volunteers within DCCU’s membership area. Individuals within your immediate family or household are also eligible.

OUR MEMBERSHIP AREA INCLUDES:



Contact Us

To talk to a DCCU Mortgage Advisor, visit one of our convenient locations, or call 540.946.3200.

Waynesboro

- LUCY LANE**
140 Lucy Lane
- RIVERSIDE**
200 East Broad Street
- WEST MAIN**
2200 West Main Street

Stuarts Draft

- 2518 Stuarts Draft Highway

Staunton

- COMMUNITY WAY**
105 Community Way
- DOWNTOWN STAUNTON**
410 North Augusta Street

Lexington

- 1130 North Lee Highway

Verona

- 315 Lee Highway

Harrisonburg

- KAYLOR**
47 West Kaylor Park Drive
- RESERVOIR**
1925 Reservoir Street
- SOUTH HIGH**
1820 South High Street
- STONE PORT**
1900 Stone Spring Road

Woodstock

- 1025 Woodstock Commons Drive



mydccu.com | 540.946.3200



Membership required

The Mortgage Lending Experience



We’ve helped thousands of members work through the process of purchasing a home. Our years of experience and know-how will make buying your home as efficient and stress-free as possible.



The DCCU Mortgage Lending Experience



TERMS

Loan Estimate

A Loan Estimate is a three-page form that you receive after applying for a mortgage. It describes important details about the loan you have requested, including the estimated interest rate, monthly payment, and total closing costs for the loan. The lender must provide you a Loan Estimate within three business days of receiving your application. The Loan Estimate also gives you information about the estimated costs of taxes and insurance, and how the interest rate and payments may change in the future.

Closing Disclosure

A Closing Disclosure is a five-page form that provides final details about the mortgage loan you have selected. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs to get your mortgage, such as closing costs. The lender is required to give you the Closing Disclosure at least three business days before you close on the mortgage loan, which allows you time to compare your final terms and costs estimated in the Loan Estimate that you previously received from the lender. The three days also gives you time to ask your lender any questions before you go to the closing table.