



All Kinds of Mortgage Benefits for employees of Cooper University Healthcare

Mention offer code: **CA-COOPERUH**

Citizens is pleased to offer these benefits to employees of Cooper University Healthcare:

DISCOUNTED CLOSING COSTS	RELATIONSHIP PRICING	COMPLIMENTARY MORTGAGE REVIEW
<p>You may qualify for an exclusive \$1000 credit at closing on a purchase or refinance mortgage loan.* Credit is applied to closing costs.</p>	<p>You could save even more with a 0.125% discount off your mortgage interest rate when your monthly payments are automatically deducted from your Citizens checking account and you enroll in electronic statements.**</p>	<p>Find out how much you could borrow for a new home purchase, or how you may benefit from a mortgage refinance.</p>

Buying your first home or trading up for a new one? Thinking about a vacation home or investment property? Want to learn more about your mortgage refinance options? Our mortgage experts will assist you through the process every step of the way.

Questions? Ask a Citizen.



Deb DeCorte
 NMLS ID# 677747
 Home Loan Originator
 p - 401.248.6316
 c - 401.225.2357
 deb.decorte@citizensbank.com
 lo.citizensbank.com/ddecorte

Citizens is not affiliated with Cooper University Healthcare.

*The \$1000 mortgage closing cost discount offer is valid for current employees of Cooper University Healthcare who apply and qualify for a first lien, closed-end mortgage from Citizens Bank, N.A. Offer may not be combined with any other promotional or discount offers other than those offered through the Home Mortgage Employee Benefit program. Not applicable to Bond or CRA loan programs. Other exclusions and restrictions may apply.

**In the following states : NH, VT, MA, RI, CT, NY, NJ, DE, PA, OH, MI, a Citizens consumer checking account set up with automatic monthly payment deduction and e-statement enrollment is required at time of loan origination to be eligible for a 0.125% rate discount. All other states require a consumer checking account set up with automatic monthly mortgage payment deduction.. One offer per property. Not applicable to Bond or CRA loan programs. Other exclusions and restrictions may apply. Checking account must have sufficient funds to cover the mortgage payment amount at time of automatic payment deduction in order to avoid potential overdraft fees and late mortgage payment charges. Please refer to your account agreement(s) for more information. Member FDIC. Mortgages are offered and originated by Citizens Bank, N.A. (NMLS ID# 433960). All loans are subject to approval. Offers may be withdrawn without notice. Equal Housing Lender. © 2023 Citizens Financial Group, Inc. All rights reserved. HLFL2022LE_1685180 (02/22)