

# Announcing the Pioneers Home Financing Program

## *Exclusively for Pioneers members*



### Wells Fargo *Hands On Banking*<sup>®</sup>

This free, fun financial education program presents the basics of smart money management in an easy-to-use animated format, complete with modules for ages fourth grade through adult! Learn virtually everything you need to know about budgeting and saving, establishing credit, borrowing money, investing and more.

For more information, go to:  
[www.handsonbanking.org](http://www.handsonbanking.org) or  
[www.elfuturoentusmanos.org](http://www.elfuturoentusmanos.org)



Every day, you go the extra mile to make our communities better places to live and work. Now, we'd like to do the same for you, with a new benefit for Pioneers members: the **Pioneers Home Financing Program**<sup>SM</sup>, designed to help you purchase or refinance a home so you may make the most of homeownership.

Offered exclusively through the nation's leading retail mortgage lender, Wells Fargo Home Mortgage, the **Pioneers Home Financing Program** provides you and members of your immediate family access to home financing that can help advance your immediate and long-term goals. Choose from a wide range of home financing solutions including:

- Purchase and refinance programs
- Financing for second home and investment property purchases
- New construction and renovation financing
- Low-money-down programs for qualified borrowers
- Home equity loans and lines of credit<sup>1</sup>
- FHA/VA Loans

### Ask about the **Sharing Advantage**<sup>®</sup> Program

We'll make a \$300 contribution to the faith-based or non-profit organization of your choice after you close on a new purchase or refinance a loan with us.<sup>2</sup> With the **Sharing Advantage** program, charity really does begin at home!

**Call today for help achieving your home financing goals with ease!**

Toll Free: 1-866-262-1505

Visit us online:

[www.benefits-mortgage.com/loans/tcp1289/home.page](http://www.benefits-mortgage.com/loans/tcp1289/home.page)

*Be sure to identify yourself as a member of the Pioneers*



1. Home equity loans and lines of credit are available through Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A.  
2. The recipient organization must have status under 501(c)3 of the Internal Revenue Code. Contact a home mortgage consultant for details.  
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