

# Congratulations ON YOUR NEW HOME!

FCUMKVS330-0123

Insured  
by NCUA.



You closed on your home... the hard part is over! So what's next? Here's a quick post-closing checklist from your friends at Florida Credit Union.

## □ **Update Your Address** -

Make a list of bank accounts, creditors and other obligations and update your information with them. Don't forget Florida Credit Union on that list!

## □ **Think About Changing Your Locks** -

It's impossible to know if there were copies of keys made for the existing locks in your home. New door hardware sets are inexpensive and worth the peace of mind.

## □ **Keep All Paperwork from Closing** -

The survey and title documents will come in handy if you refinance or sell while other documents can help with tax deductions. Get in touch with your local county offices to learn which exemptions you qualify for. For example, a homestead exemption, which provides a discount on property taxes for primary residences.

## □ **Take Inventory** -

After moving in, many homeowners take pictures of their home and possessions for insurance purposes. Speak with your insurance company about recommendations for what items to photograph and how to secure them.

## □ **RELAX** -

Finally, take a deep breath! Give yourself a great, big pat on the back and enjoy your new home.

## HOW ELSE CAN FCU HELP YOU?

As a full-service mortgage lender, FCU caters to first-time homebuyers as well as current homeowners. Whether you are looking to refinance your mortgage, or maybe you are interested in turning the equity in your home into money you can use, our products and services are designed to ensure you get the right personal mortgage for your unique needs.

## ACCESS THE EQUITY IN YOUR HOME

As property values continue to rise, so will the equity in your home. Ask about how we can help you access that equity to cover renovations, unexpected expenses and more.

## ADDITIONAL MORTGAGE OPTIONS

Be sure to stay in touch with your mortgage originator. Whether you are ready to purchase a new home, second home or rental property, we can help.