



WHY CHOOSE USAA?

In 1922, when 25 Army officers met in San Antonio, Texas, and decided to insure each other's vehicles, they could not have imagined that their tiny organization would one day serve millions of members and become one of the only fully integrated financial services organizations in America.

Overview

- Industry leading service that puts our membership's needs first.**
 USAA is dedicated to the financial well-being of members of the military and their families for generations to come. That's why USAA provides a variety of financial products and best-in-class service to help our members achieve their financial goals and plan for the future.
- From everyday needs to long-term goals, USAA offers industry-leading products**
 Serving USAA members means serving their financial needs. USAA offers a full range of superior products and services to help promote financial well-being today, tomorrow, and in the future.

Value Statements

- USAA calls it membership for a reason.**
 When members join USAA they're more than just a customer. Members belong to one of the leading financial institutions in the country. As a member, they'll enjoy exclusive discounts, superior support, and it's free to join.
- A privilege to earn. A legacy to pass down.**
 Whether they earned it or their parents earned it, members have the opportunity to join USAA and the chance to share the legacy with their children.

Features and Benefits

- The Value of Membership**
 USAA members rely on us to suggest products and services that meet their financial needs. In fact, some of our best advice costs absolutely nothing. USAA's financial advisors are here to answer questions.
- Be a Part of Something Bigger**
 When members join USAA, they join a thriving member community. It's an extended military-based family and support system that lasts a lifetime.
- Superior Products and Services**
 USAA provides a full range of highly competitive products and services to the military community and their families. And our world-class employees are personally committed to delivering excellent service and great guidance.
- Strength to Weather the Storm**
 While other companies struggled against economic headwinds, USAA maintained its reputation for the best customer service, strengthened its financial foundation, and offered new products and services to help members work toward their own financial security.
- Member Service Representatives are Here for You**
 USAA is dedicated to providing its members with top-rated service and personalized advice. Through any stage of life, USAA is here to guide them.
- Member Discounts Save You Even More**
 From special savings on USAA products to exclusive airline discounts and offers from national retailers, USAA helps our members save money everyday.



USAA HOME CIRCLE

Members' trusted advisor when making decisions about their home.

Overview

- Advice and tools for Buying, Renting, Selling, and Maintaining their home.
- A comprehensive search experience developed exclusively for USAA members.
- USAA Movers*Advantage*® connects members to a USAA-Preferred real estate agent and offers a cash reward.
- Highly competitive mortgage products and insurance solutions to protect members' home and property.
- Discounts on services to make the move easier.

Suggested Talking Point

"USAA Home Circle is a great resource to help you make home related decisions with confidence. You can access Home Circle at homecircle.com, or download the USAA app to search for homes anywhere you are."

Value Statements

- **Simplifies the Home Experience**
Home Circle empowers members with easy access to tools and advice to make informed decisions regarding their home.
- **Guidance from a Trusted Source**
Home Circle is a trusted source of information when making decisions that affect their home life. Designed with our members' financial security as a priority, Home Circle delivers unbiased expert advice, guidance, and tools to help them make financial decisions with confidence.

Features and Benefits

- **Saves Time**
USAA offers a comprehensive and integrated single resource for advice, guidance, tools, connections to real estate agents, help with financing, insurance, and discounts on home services, designed to save members time, while empowering members to make sound home related decisions.
- **Saves Money**
Members buying or selling their homes can get up to a \$6000 reward by using the USAA Movers*Advantage*® program. Members save money with USAA's highly competitive mortgage and insurance products. Members also have access to exclusive member discounts on services such as ADT Home Security, PODS, and Utility Marketplace.
- **Gives Peace of Mind**
Home Circle is a free resource provided by USAA for members. Members can make home related decisions secure in the knowledge that USAA will provide unbiased guidance and unmatched service.



USAA MORTGAGE LOANS

USAA Federal Savings Bank has a fast and efficient mortgage process to help members meet their home purchase and refinance needs.

Overview

- Conventional, VA and FHA loans available.
- Choose between adjustable and fixed rates.
- Mortgage pre-qualification good for up to 90 days.
- Apply online at USAA.com or with a loan specialist at 800-531-0463.

Suggested Talking Point

“USAA Federal Savings Bank offers very competitive mortgage loans and a wide selection of mortgage loan products. I recommend that you speak to one of USAA’s loan specialists to see how they can help you with your financing needs.”

Value Statements

- **Competitive**
USAA offers highly competitive rates and low lender fees. USAA can walk you through an apples-to-apples comparison to ensure you’re getting the best deal.
- **Knowledgeable, professional advice**
Receive knowledgeable and professional advice from loan specialists who have your financial security in mind, not commissions.
- **One of the largest VA lenders**
USAA is one of the country’s top VA purchase lenders! USAA serves the military community so they really understand and are happy to assist you with a VA mortgage.
- **Superior loan service after your loan is closed**
Mortgage loan servicing is provided by carefully selected financial companies who have demonstrated commitment to USAA servicing standards. USAA monitors and holds our trusted third party servicers accountable for providing excellent service to our members during the life of their mortgage loan.

Features and Benefits

- **Saves Money**
 - Veterans affairs (VA) loans**
 - Low to no down payment
 - Available in 15– and 30– year terms
 - Federal Housing Administration (FHA) loans**
 - Low down payment options
 - Flexible income and credit requirements
 - Fixed Rate Mortgages**
 - Available in 15– and 30– year terms
 - Consistent monthly principle and interest payments for the life of the loan
 - Jumbo loans**
 - Note:** All lenders offer similar rates, the difference in how much you pay for your mortgage comes from origination, discount points, and lender fees.
- **Peace of Mind**
 - Track your loan status anytime on USAA.com.
 - Knowledgeable loan specialists provide you with the appropriate solutions to meet your mortgage needs.
 - USAA’s specialists are not commissioned loan officers and genuinely have the members’ best interest in mind.
 - USAA maintains superior financial strength ratings.



USAA BANK MORTGAGE PROCESS

Get Pre-qualified

- A. USAA Bank provides a PRE-QUALIFICATION LETTER that contains a loan amount, monthly payment and taxes.
- B. This is an estimate of buying power determined from the member's and co-borrower's credit scores and an automated underwriting system decision based on the member's stated information; such as income, assets, and liabilities.
- C. **IMPORTANT:** A pre-qualification is not a Mortgage Loan Approval.
- D. A Good Faith Deposit of \$50 is taken upon approval of qualification, which is credited back to the member at closing.
- E. Once the seller & buyer have a signed Purchase Contract, the member moves to Step 2.

Note: Closing date is set and rate is discussed/locked AFTER the MEMBER calls USAA Bank at 800-531-USAA(8722) to begin Step 2. Purchase Agreement required.

1

Convert a Pre-Qualification to a Mortgage Application

- A. USAA Bank will convert the pre-qualification into a full mortgage loan application AFTER B and C occur:
- B. Agents can now email Purchase Contracts to: USAACONTRACTS@USAA.COM*. Member or agent can fax the fully executed Purchase Contract to: 866-384-8867.
- C. **MEMBER MUST** call USAA Bank at 800-531-8722, or go to usaa.com to convert their pre-qualification as quickly as possible. This is necessary to ensure prompt, seamless closing. Members with online questions can chat with us between 8am-8pm Monday– Thursday, 8am-5pm Friday-Saturday.

2

Send in Required Documentation for Underwriting Approval

- A. Examples: Income and asset verification as well as signed disclosures; otherwise the closing date could be in jeopardy.
- B. USAA must confirm information that was stated by a member at time of pre-qualification as well as receive a property appraisal verifying acceptable value and condition.

Note: *If at any time during the pre-qualification, Loan Application, or Appraisal Process something changes related to employment, assets, credit, or the **Purchase Contract** please notify USAA.*

3



USAA Mortgage Now Accepting Contracts Via Email

Overview

Effective Monday November 4th, USAA Movers*Advantage*® Preferred Agents will participate in a pilot to email fully executed Purchase Contracts for USAA members to USAACONTRACTS@USAA.COM.

This will help to expedite the receipt of sales contracts and add an additional level of service as we continue to partner with our agents. All emails will be processed within 24 hours Monday-Friday 7:30AM-5:00PM.

Emailed Contracts

Agent will be contacted by email if the contract received does not meet the below requirements:

- The Purchase Contract must be legible and must be the most recently executed version.
- All changes must be present (including any addenda, change orders, counter offers, etc.).
- The Purchase Contract must be signed by the buyer and the seller.
- **The Subject Line of the Email should read: Property Address and Member Name.**

Important Notes

When using this new option, it is important to remember:

- Continue to utilize and include the Movers*Advantage*® cover sheet with each Purchase Contract.
- Absolutely **NO** member loan application documents should be sent to this email address.
- Include an attachment of the actual contract in the email (do not send a link to the contract).
- The pilot will continue indefinitely pending results.
- Agent will not receive confirmation that the Purchase Contract has been received. It is recommended that Agent use a read receipt when emailing the contract.

Please contact Cartus Quality Assurance at QUALITYASSURANCE@CARTUS.COM with any questions or feedback.



USAA Homeowners Insurance

USAA offers competitively priced homeowners insurance policies that provide coverage for structural damage, personal property, and personal liability.

Overview

- Variety of policies to include rental property, condominium and co-ops.
- Replacement cost coverage included– No depreciation.
- Competitive rates.
- Optional coverages available to increase members' protection.

Suggested Talking Point

“I recommend you consider insuring your home through USAA. They have excellent coverage and are competitively priced.”

Value Statements

- **Affordable coverage that fits members' needs**
USAA homeowners' insurance provides the protection and coverage that's right for members. USAA offers comprehensive coverage options at a very competitive price; including deductible options that fit members' budgets.
- **Convenience and accessibility**
You can purchase and view policies online anytime, report claims online, or through the USAA smartphone app– 24 hours a day, 7 days a week. Pay premiums in installments with no service charge or interest, online or by phone.
- **Exceptional Customer Service**
USAA has a long history and reputation for providing great service, so members can be assured that USAA will take care of them. Consistently rated one of the top Customer Service Companies by outside consumer resources like *Business Week*.
- **Address unique needs of military members**
USAA Homeowners' Insurance covers members' personal property even if they are deployed or working in a war-zone and extends protection to military uniforms and equipment with no deductible no matter where they are. Make payments on a military schedule.
- **Financial Strength**
USAA's Property and Casualty Insurance companies maintain the highest possible financial strength ratings from all of the rating agencies including AM Best, Standard and Poor's, and Moody's.

Features and Benefits

- **Replacement Cost Coverage:**
USAA covers a member's entire home (including the roof) and its contents for the replacement cost amount– **no depreciation.**
- **War-Zone and Military Uniform Coverage:**
USAA Homeowners' Insurance covers members' personal property even if they are deployed or working in a war-zone and extends protection to military uniforms and equipment with no deductible no matter where they are.
- **Water Back-up and Sump Pump Coverage Included:**
Unlike other Homeowner policies, USAA Homeowners' includes coverage for damage caused by water backing up through the sewage system or sump pump with no extra charge.
- **Identity Theft Recovery Coverage:**
USAA Homeowners' Insurance will pay up to \$5000 for costs to recover from an identity theft and for false charges on a member's credit card.



Contact USAA

Convenient Hours of Operation

New Loans:

Monday through Friday, 7:30AM-7:00PM your local standard time

Loans in Process:

Monday through Friday, 8:00AM-5:00PM your local standard time

MoversAdvantage®

Monday through Friday, 7:30AM-9:00PM Central Time

Saturday, 8:00AM-6:00PM Central Time

Important Contact Numbers and Websites

- USAA (can be used as alternate phone#), 800-531-8722
- Loan Origination (For Members Only), 800-531-0463
- USAA Agent Help Desk, 800-914-9691
- MoversAdvantage®, 800-528-8439
- Centralized Fax for All Contracts, 866-384-8867
- Email Address for All Purchase Contracts, USAACONTRACTS@USAA.COM
- USAA Agent Portal, <https://vastagentportal.com>
- Updated Price Quotes, <https://usaaleads.com/moversadvantage/moversadvantage.php>



USAA MORTGAGE ON-LINE

Fact Sheet

USAA Movers*Advantage*® Program (MAP) Preferred Agents now have more tools to assist them when working with USAA members!

Did you know?

- Members can apply for a mortgage Pre-qualification or purchase application on-line at USAA.com 24 hours a day, 7 days a week!
- **Members can take the next step in their mortgage pre-qualification process by going online and converting it into a full application!**
- On-line Chat is available with a live representative, Monday-Friday, 8-5pm! Member is still able to call USAA from 7am-7pm (member time zone) as an additional option.
- In some instances, a submitted application may be auto-approved, allowing for faster placement with a processing specialist! If a specialist needs to assist, they're available Monday-Thursday, 7am-8pm and 7am-6pm on Fridays and Saturdays!
- Once the loan is in processing, as a USAA Preferred Agent, you have 3 choices for checking mortgage status:
 - Self-service on Agent Portal
 - Contact the Mortgage Processor directly
 - Call the Agent Help Desk

It's as easy as 1-2-3 for the USAA member!

