



eNewsletter

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Did You Know?

Mortgage Rates are Down

The Federal Reserve has recently [cut the discount rate](#) for the first time in over a decade. This impacts the cost of credit, helping to reduce mortgage interest rates. If you've been thinking about purchasing or refinancing a home, now may be the perfect time.

Get a free mortgage assessment today to better understand your options. There's no obligation. Contact AAFMAA Mortgage Services LLC at 844-422-3622 or visit aafmaa.com/mortgage to get started.

Membership Benefits

As an AAFMAA Member, you have exclusive access to your own personal, online Digital Vault, where you can securely store copies of your essential documents. To access it anytime, login to the AAFMAA [Member Center](#) and select "Digital Vault" under the "My Documents" tab.

What is Your Risk Tolerance?

When you become an AAFMAA Wealth

5 Smart Questions to Ask Your Mortgage Lender



By Anthony Powell, Chief Operating Officer, AAFMAA Mortgage Services LLC

You may think that talking with mortgage lenders is intimidating, they throw around terms you've never heard before. Unfortunately, the whole process may seem so daunting that you only meet with one lender and just take what they are offering. Ideally, you should meet with several lenders to compare your options.

Doing so may help you get the right loan for your needs and situation, plus get a lower interest rate and lower closing costs. This may save you thousands of dollars over your mortgage term. With that in mind, here are five questions to help you find your perfect mortgage lender.

[Continue reading](#) in our [Learning Hub](#).

It's Time to Refinance Your VA Loan

Management & Trust (AWM&T) client they assign an experienced, professional Relationship Manager (RM) to work with you on your investment positioning.

With markets in the current range, now is a great time to meet with a RM. They will help you review your risk profile and consider any life changes that could impact your financial future.

Visit aafmaa.com/risk to complete a Risk Tolerance Assessment and have an AWM&T Relationship Manager contact you today!



By Kevin Holton, Wilmington, NC Branch Manager, AAFMAA Mortgage Services LLC

If you've been debating whether or not you should [refinance](#) your current VA mortgage (i.e, replace it with a new one), it's time to settle the debate. Doing so could lead to a lower interest rate, shorter loan term, lower monthly payments, or some combination of those to help you save each month.

[Continue reading](#) in our [Learning Hub](#).

AAFMAA in the Community

Back to School with SpouseLink Ambassadors



This time each year, AAFMAA and SpouseLink proudly sponsor back-to-school events on military bases across the country. Our SpouseLink Ambassadors attend these events, with school supplies that help get their local military kids ready for the classroom. Check out Ambassador Emily's event in Jacksonville, FL on [SpouseLink](#) and follow our Ambassadors on [social media](#) to find out about other events we plan to attend near you.

DISCLAIMER:

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