



eNewsletter

June 2019

Did You Know?

Transitioning out of the military is one of the biggest life changes you'll make.

Your length of service, medical history, and the retirement planning you've done during your service are critical factors in determining your next steps. Planning and readiness are guiding principles throughout military service, and transitioning is no different.

Join AAFMAA Wealth Management & Trust LLC for a complimentary webinar on June 27, 2019, to hear Relationship Manager, Matt Hicks discuss the journey of "Transitioning Out of the Military."

[Register here.](#)

A higher credit score may lower your mortgage interest rate — and save you thousands.

If you're planning to purchase a home, start by finding out your credit score. Why? Lenders will use your credit score (and other factors) to qualify you and determine your interest rate.

A lower rate may reduce your monthly payment and, over the life of your loan, could save you thousands

Debunking the Myths About the "Widow's Tax"



Recently, there has been a lot of press surrounding the "Widow's Tax," a label given to a provision in the law affecting Military Spouses who receive monthly survivor benefits from both the Survivor Benefit Plan (SBP) and Dependency Indemnity Compensation (DIC) from the VA. Click on the "Continue Reading" link to learn more about how the law may affect your survivors.

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

American Armed Forces Mutual Aid Association Celebrates 140 Years of Protecting Military Families

of dollars. [Let us show you how.](#)

One of AAFMAA Mortgage Services LLC's licensed, Military Mortgage Advisors may be able to help you with tips for strengthening your credit score and explain available mortgage products. We will let you know whether or not you qualify and what mortgage options may make the most sense for you.

[Get Pre-Approved Today.](#)



AAFMAA proudly celebrated its 140th Anniversary with a reception on June 10, 2019, honoring the Association and individuals who have contributed to AAFMAA's growth, as well as its valued Members, all of whom are current or former members of the military.

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

AAFMAA in the Community

Special Operations Forces Industry Conference (SOFIC) in Tampa, FL



Last month, AAFMAA attended SOFIC in Tampa, FL. AAFMAA Wealth Management & Trust LLC Relationship Manager, Gary Brown, and AAFMAA Marketing Coordinator, Kathleen Lovito, represented AAFMAA alongside several members of the AAFMAA Wealth Management & Trust LLC team. Together they shared the value of AAFMAA Membership with thousands of members of the SOF community. AAFMAA was thrilled with the success of the event and the opportunity to deepen relationships with both new and existing AAFMAA Members.



June 2019 Edition

102 Sheridan Avenue, For Myer, VA 22211
www.aafmaa.com | 1-800-522-5221

DISCLAIMER:

AAFMAA Mortgage Services LLC is an Equal Housing Lender and is a VA-approved lender not acting on behalf, in the direction of, endorsed or sponsored by the Department of Veterans Affairs or any government agency. This is not a commitment to lend or an offer and is for information purposes – Your actual rate, payment and costs could be higher. Not all borrowers will qualify. Get an official Loan Estimate before choosing a loan. This is for VA mortgages (refinance and purchase) only. NMLS ID # 1423968. <http://www.nmlsconsumeraccess.org/>. For further state licensing and disclosures visit www.aafmaa.com/mortgage. 639 Executive Place, Suite 203, Fayetteville, North Carolina 28305. 844-422-3622. Licensed Lender in Alabama 22416, Arkansas 116211, Colorado, Connecticut ML-1423968, Delaware 0243333, Florida MLD1376, Idaho MBL2081423968, Indiana 34842, Iowa MBK-2018-0075, Kansas MC.0025489, Kentucky MC401802, Louisiana, Maine 1423968, Maryland 22541, Michigan FL0022171, Nebraska, North Carolina L-167411, Oklahoma ML011430, Oregon ML-5730, Lender and Broker in Rhode Island 17050098480, Pennsylvania 61781, Tennessee 135339, Lender and Broker in Virginia MC-6685. Contact AAFMAA Mortgage Services LLC for current rates and a full Loan Estimate. This is not an offer and rates displayed may not be available at the time of rate lock. On May 2, 2019 rates and fees for a 30 year term, \$200,000, VA fixed mortgage, with a 720 credit score, in the State of North Carolina were 3.875% with an APR of 3.997%. Loan to value is 100%. Principal Residence. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. Payment is \$940.47 (principal and interest only). No prepayment penalties. AAFMAA Mortgage Services LLC is a licensed mortgage lender located at 639 Executive Place, Suite 203, Fayetteville, NC 28305, NMLS # 1423968. Disclaimer date of 5/29/19. Disclaimer will be updated in the event promotional items occur or new licenses for AAFMAA Mortgage Services LLC are finalized.

DISCLAIMER:

Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice. Nothing contained in this communication should be interpreted as such. We encourage you to seek guidance from your tax or legal advisor. Past performance does not guarantee future results.