## FREE LUNCH & LEARN WORKSHOP

By Elements Financial | Your Credit Union Partner

## Putting Your Home's Value to Work

This workshop, presented by Elements mortgage experts, will discuss the benefits of refinancing as well as how to determine the equity in your home. It will also cover the pros and cons of the different ways current homeowners can use equity including cash-out mortgage refinances, home equity loans, and home equity lines of credit.

Lunch will be provided!

## Join Us

Wednesday, December 12
11:00 AM - 11:45 AM | Eastern
Second Floor Conference Room

Register

elements.org/smc



