



Dear House Officers,

My name is Jason Robinson and I am excited to introduce myself and offer insight into the special benefits available to Physicians thru Lake Michigan Credit Union. I have been living, working, and raising a family in Ann Arbor for the last 16 years. I live on the Old West Side with my wife Rachel and two children; Abigail and Benjamin. We enjoy and appreciate all that Ann Arbor has to offer, such as; great restaurants, numerous parks and access to a variety of activities.

Before I planted my roots in Ann Arbor, I attended Michigan State University where I earned a Bachelor in Earth Science. After graduation, I realized that my real passion was in the family business of real estate. For the past 23 years, I have worked as a loan officer assisting home buyers with their financial goals.

I am proud to work for Lake Michigan Credit Union- ***a financial institution that is committed to providing members with the highest level of service.*** Our goal is excellence! We strive to work with our members to provide the best banking experience and the most comprehensive suite of banking products in the market. At Lake Michigan Credit Union you are not just an account number, we are dedicated to our members and their needs.

As a Physician you have specific financial needs. Your time is valuable and often it is not your own. The home buying process can be scary and challenging if you do not have the right team working for you. We want to be part of your team! ***Lake Michigan Credit Union has a complete suite of products designed for Physicians. We can support your financing needs from Residency to Fellowship and beyond with Loans for up to 100% of the purchase price.*** Whether you are buying your first home or building a new one, we have you covered.

As your Loan Officer, I will work around your schedule and guide you through the home buying process. I believe that a comfortable and confident borrower is the key to a stress-free home purchase. ***I will listen to your needs and wants, and provide advice on how to best achieve your financial objectives.*** I have helped many of your colleagues buy their first home, and move up to the next one. I work locally at the Ann Arbor LMCU Branch, so please feel free to reach out via text, email or phone. I look forward to the opportunity to earn your business!

Warm regards,

Jason Robinson

Sr. Mortgage Loan Office, NMLS #533276

Lake Michigan Credit Union

3201 S. State Street, Ann Arbor, MI 48103

Cell Phone: 734.707.3337

Email: jason.robinson@lmcu.org

Apply Online: <http://www.AnnArborDoctorLoans.com>

Read My Reviews: [Google](#) | [Zillow](#) | [LinkedIn](#)



From App To Close

What to expect



The Initial Meeting

(LO) (B)



Meet with a licensed mortgage professional to define your home buying needs and options. Prequalifying may help you land the home you want. We'll review your:

- Total assets
- Credit rating
- Financial condition
- Total income
- Liabilities and other obligations

The Application

(LO) (B)



Your loan officer reviews your loan options:

- Loan details – rate, term, type
- Determine down payment amount
- Consider private mortgage insurance (PMI) to reduce your down payment
- Review Required documentation
- Expectations and responsibilities – yours and ours

The Packaging

(LO) (B) (P)



Your loan processor will prepare and send your loan documentation to a LMCU underwriter.

You'll need to provide:

- Income and asset statements
- Purchase agreement from your realtor
- Miscellaneous supporting documents

We will secure and schedule:

- Appraisal
- Obtain employment verification

The Underwrite

(U)



A LMCU underwriter will review your credit and property info to verify that you qualify for your chosen loan.

(B) The Borrower - You

(LO) The Loan Officer

(P) The Processor

(U) The Underwriter

(TC) The Title Company



The Wrap Up

(LO) (B) (P) (TC)

A loan processor final reviews all materials for closing and sends the package to the title company. Your loan officer schedules and prepares you for the closing process.



The Close

(B) (TC)

A title company or attorney prepares all legal documents for signing. Your review and signatures will finalize the transaction. You're there! Keys are waiting...

Lake Michigan Credit Union

Now Open!



3201 S. State St.
(734) 887-2770
LMCU.org

Earn more with the #1 rated checking account in the nation by Money Magazine! **

- Earn 3.00% APY*** on balances up to \$15,000!
- No monthly fees or minimum balance requirements and it's free!



You'll **Love** Banking Here!

*Money Magazine, October 2018. **Money Magazine, November 2018. ***APY = Annual Percentage Yield. Rate as of 3/1/19 and subject to change after account opening. Membership required. No minimum balance required. Interest not paid on balances over \$15,000. Fees may reduce earnings. Some requirements apply. Federally insured by the NCUA.

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EVERYDAY MONEY

The Best High-Yield Checking Account Has an Amazing 3% Interest Rate

BY [KERRI ANNE RENZULLI](#)
OCTOBER 22, 2019

SHARE



Illustration by Jared Oriel

When it comes to choosing a checking account, few of us give much thought to the interest rate a bank offers — usually because there is nothing to consider.



Illustration by Tim Boelaars

The majority of brick-and-mortar banks in the U.S. skip offering interest on checking accounts, and if they do, it's a payout just barely above zero — think 0.06%, which is the current national average, [according to the FDIC](#).

But you don't have to resign yourself to earning next to nothing on the money you keep in your checking account. Some online banks, credit unions, and smaller regional banks are offering rates of 0.65% or higher — more than 10 times that 0.06% average.

To find the best high-interest checking account, Money reviewed data provided by our partner [MagnifyMoney.com](#) for accounts at more than 40 different financial institutions, offering an annual interest rate of at least 0.2%. We also heavily weighed whether a checking account had a monthly fee, outside ATM fees, and minimum balance or other requirements.

Best High-Yield Checking Account: Lake Michigan Credit Union

Why it wins: At 3%, Lake Michigan Credit Union's high-yield checking account pays more than almost all the savings accounts Money reviewed and more than double the rate of its closest checking-account competitor in this category.

There is a small catch: you can only earn interest on balances up to \$15,000, meaning your maximum annual earnings top out at \$450. But even if you did want to park more in your checking account, you'd be hard-pressed to do better at

This high-interest checking account also comes with no monthly fees, access to more than 55,000 free ATMs across the country and no minimum balance requirements. To open an LMCU account, you must join the credit union. If you live outside Florida or Michigan, you can still become a member with a one-time \$5 donation to the ALS Association.

Caveat: To get the 3% interest rate, you must receive a direct deposit into the account each month, sign up for e-statements, log in to your account online at least four times a month and use your affiliated debit or credit card to make at least 10 purchases a month.

Where you can find it: Fla., Mich.

Key account: Max Checking

Monthly service fee: \$0

Interest rate: 3%

Outside ATM fee: \$1, with \$10 in ATM rebates

Methodology:

Money partnered with [MagnifyMoney.com](https://magnifymoney.com) to produce this year's Best Banks rankings. [MagnifyMoney.com](https://magnifymoney.com) provided account terms for more than 40 financial institutions offering high-interest checking accounts with an annual interest rate of at least 0.02%. Our team reviewed account minimums and qualifications, interest rates, monthly service fees, ATM fees, overdraft fees, overdraft protection fees, insufficient funds fees, debit card replacement fees, domestic wire transfer fees, and online banking capabilities. When selecting finalists, priority was given to checking accounts with no or easily waived monthly fees, free ATMs, and higher interest rates. In naming free accounts, we assumed customers would be okay with receiving e-statements to avoid a monthly fee. Money's edit team independently fact-checked information in September and October.

Recognition

You'll love banking here. But don't just take our word for it.

Best and Brightest Companies

**BEST AND
BRIGHTEST**
COMPANIES
TO WORK FOR
IN THE NATION

—January 2019

**#1
FINANCIAL
INSTITUTION
IN MICHIGAN
BY MONEY**

MONEY®, Rated #1 out of all banks and credit unions in Michigan.

—November 2019

Money

**BEST AND
BRIGHTEST**
IN WELLNESS

—November 2019

**METROPOLITAN
DETROIT'S
BEST AND
BRIGHTEST**
COMPANIES
TO WORK FOR
2019

A

A rating for financial strength from Kroll Bond rating Agency

—January 2019

Best Credit Union

**Best of
GRAND RAPIDS**
MAGAZINE
2019-20 Readers Poll

For the 12th year running, Lake Michigan Credit Union has been named Best Credit Union in Grand Rapids by the readers of Grand Rapids Magazine.

—January 2019

“★★★★★”

5-star rating for financial stability from Bauer Financial

—September 2019

Forbes 2019
**BEST-IN-STATE
CREDIT UNIONS**
Powered by STATISTA

Lake Michigan Credit Union was selected as the Best Credit Unions In Each State by Forbes Magazine.

—June 2019

**#3
LENDER
IN THE
NATION**

LMCU is ranked 3rd nationally for Mortgage Total Origination Volume among Credit Unions by Callahan and Associates.

—February 2019

Money

MONEY® rated our 3% Max Checking account the Best Checking Account in America among accounts offered by credit unions.

—October 2019

MCUL
MICHIGAN CREDIT UNION LEAGUE & AFFILIATES

LMCU has been selected as the most outstanding credit union in the state! The Michigan Credit Union League (MCUL)

—March 2019

NO. 1

construction lender in the State of Michigan, Marketrac 2020.

—February 2020

lendingtree®

Lending Tree, ranks us in the top 200 healthiest credit unions.

—May 2019

nerdwallet™

Best of the Low-Fee Credit Cards

NerdWallet™ named our Prime Platinum Credit Card as the best in the nation among all low interest rate cards.

—December 2019



NO. 1

Return on Assets among credit unions larger than \$2 billion in assets by Callahan and Associates.

—September 2019

The Dora Maxwell
Social Responsibility Community Service
AWARD

One Pencil Project wins Dora Maxwell Community Award More than \$1B: Lake Michigan Credit Union (Grand Rapids)

—2018 Recipient, Awarded 2019

Kiplinger

named among the to 10 "all-access" credit unions in a nationwide study by Kiplinger and Informa Research Services.

—September 2018

**LAKE
MICHIGAN**
CREDIT UNION