



Contact Information

4501 W. Greenfield Ave.
West Milwaukee, WI 53214
Corporate Headquarters

414-546-7450

guardiancu.org

Federally insured by the NCUA



Mortgages



guardiancu.org

Selecting the Right Loan

Fixed Rate

A fixed rate mortgage will have the same monthly payments for the life of the loan, providing you with a strong sense of security and easy budgeting. Choose from a 10, 15, 20, or 30 year term.

Adjustable Rate Mortgage (ARM)

Offering you lower monthly payments, your rate is fixed for 1, 3, 5, or 7 years and adjustable each year after that.

Construction Loan

We'll finance your new home with a construction ARM. You'll make interest only payments during construction. Ask us for more information on this great product.

Featured Programs & Offers

First Time Home Buyers

We'll help you buy your first home by offering discounted closing costs. Contact the Mortgage Department to learn how much you'll save.

No Closing Costs Mortgages

Guardian Credit Union currently offers mortgages with no closing costs. Contact our Mortgage Department to learn more about this special offer.

Refinancing

Whether you are looking for extra cash to consolidate bills or simply want a lower monthly mortgage payment, consider refinancing with us. GCU offers attractive refinancing options, competitive closing costs, and low rates.

The Guardian Difference

Free Pre-Approvals

With a pre-approval, you can spend your time looking at homes that you know you can afford, and you'll have better negotiating power. Apply online at guardiancu.org.

Local Servicing

Payments and any questions you have are taken care of right here at GCU.

Low Private Mortgage Insurance (PMI) Rates

Our PMI rates are lower than many other financials. Ask us for more details.

Interest on Escrow

Earn interest on the escrow money you put away to pay your property taxes.

Online Account Access

Make your mortgage payments, check your remaining balance, and more using Guardian's 24-hour online account access.

No Prepayment Penalties

Pay ahead on your mortgage without worrying about extra fees.

Application Process

The following checklist will help you gather the necessary documents for a swift approval process. Please plan to bring these items with you:

- Signed offer to purchase with all addendums
- Earnest money receipt
- Checking/savings financial statement for two months
- Past two paystubs
- W2s for the past 2 years
- Most current statements on assets (401K/IRA/mutual funds/stocks)
- Self-employed borrowers, commission borrowers, and rental income borrowers: 2 years of complete tax returns
- Condo documents