

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I live by the golden rule: provide a home buying or refinance experience that I would want for myself."

Donna Harkness

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I started my career in the financial industry more than 20 years ago, and my passion has always been to help others reach their financial goals. My mission is to provide outstanding service, keep your best interest at heart, all while helping you along the path to success. Members can count on me to understand their goals, listen to their needs and guide them through each step of the mortgage process. I live by the golden rule: provide a home buying or refinance experience that I would want for myself.

Chesterfield has been my home for more than 20 years. I love exploring all that Virginia has to offer — from the mountains of Blacksburg to the beaches of Sandbridge. When I'm not at work, I enjoy traveling and spending time with my husband and two children.

— Donna

Buying a home is easy and affordable at Virginia Credit Union. You'll feel comfortable asking questions and getting the information you need.

Your home for mortgage loans

You have access to a variety of mortgage services and resources to meet your needs. You can also attend seminars for first-time home buyers.

- Mortgages for primary residences, second homes, investment properties and land in Virginia
- Purchases and refinances
- Fixed rate loans with flexible terms
- Adjustable rate loans—for home and land purchases
- Low down payment options for purchases

Get pre-qualified

Know in advance the monthly payments and the loan amount for which you qualify. Once pre-qualified, you can request a pre-qualification letter to present to your REALTOR® or a seller.

To get started, visit our website, stop by a branch or give us a phone call.

Refinancing

Taking advantage of lower rates and refinancing your current mortgage could offer you financial benefits. To determine if it makes sense to refinance, visit our website or contact a mortgage loan officer.

