

We open the door to home ownership

You've Got a Friend in the Mortgage Business



"I take great pleasure in being able to work with my home buyers to help them get the loan that best fits their individual needs."

Vickie Tiller

Mortgage Loan Officer

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With more than 34 years in banking and the last 20 years in mortgage lending, I have seen many changes in the industry. What has not changed is my level of commitment to superb customer service. I take great pleasure in being able to work with my home buyers to help them get the loan that best fits their individual needs.

My passion is providing exceptional customer service by taking time to understand my members' needs. Sitting at the closing table with both my first-time home buyers and those purchasing or refinancing again absolutely delights me. It is so rewarding knowing I have been an integral part in getting them there and that they are happy with the big step they are taking.

I have lived in the Fredericksburg area over 29 years. I've witnessed many changes in the area, but what I love is being so close to everything Virginia and Washington, DC have to offer.

I love going 4-wheel riding with my family in the mountains. Plowing through huge mudholes and getting covered in dust is a big change to the business side of myself, but it shows the diversity I love!

— Vickie



(804) 323-6800
(800) 285-6609



vacu.org



Visit a branch



Mobile

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.