



I'm ready to help!

As a VACU mortgage loan officer, with 20 years in the mortgage lending business, I pride myself on education. I take pleasure in helping members and their families with one of the biggest decisions they make in their lifetime.

I enjoy assisting new home buyers and experienced buyers with the purchase of their home. It's an exciting time, but it can also be a bit overwhelming. I enjoy simplifying the process and guiding members through all the steps to home ownership.

I really do care about our members and like to get to know their needs and wants before we get started. It is important to make sure you are giving each family the financial guidance they need in order to make the best decision in their mortgage financing.

Spending time with my family is one of the greatest joys in my life. I also enjoy playing soccer and being active. I have met some of my closest friends during my years of playing the sport. In addition, I love watching my daughter play soccer and my son who is very involved in karate.

— Debbie

Debbie Giambanco Mortgage Loan Officer

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Mortgage loans

We've got different loan options, depending on what you need. I can help you find the right one:

- **Mortgages** for your primary residence, second homes, or investment properties
- **No closing-cost options**
- **First-time home buyer loans**
- **Low down payment options**
- **Specialty loans**, including 100% financing and jumbo loans
- **Construction loans** and land loans



Refinancing

Take advantage of lower rates—refinance your current mortgage and get better terms! We also offer refinances with no closing costs or cash-out options.



Get pre-qualified!

When you're pre-qualified, sellers and real estate agents will know you're serious about buying their homes, which can be crucial in negotiations. Knowing the terms in advance can also help you plan out the rest of your finances.