

**United Federal Credit Union – Press Release**

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United Federal Credit Union, 150 Hilltop Road, St. Joseph, Michigan, 49085

**United Federal Credit Union Names New Mortgage Advisor in St. Joseph**



*Joy Cluff, Mortgage Advisor, St. Joseph*

**ST. JOSEPH, Mich. –** United Federal Credit Union (United) is pleased to announce the appointment of Joy Cluff to Mortgage Advisor in St. Joseph. Cluff is based at United’s Downtown St. Joseph Branch located at 321 Main Street in St. Joseph.

Cluff will use her expertise to provide a quality real estate lending experience through financial counseling and product awareness to credit union members regarding their real estate financing needs and generate investment quality mortgage loans.

Joy Cluff began her career in mortgage lending in 2005 and has held different positions giving her experience in the entire home-buying experience including escrow coordinator/closing agent, mortgage processor, loan officer assistant, and mortgage loan officer. She pairs her industry knowledge with a passion to help people find the right mortgage option for their new home. Most recently, Cluff worked as an Area Manager at Guaranteed Rate.

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**About United**

United Federal Credit Union has served its Members since 1949 by helping them to build a sound financial future. United consists of more than 186,000 Member/owners worldwide and manages assets in excess of $3.8 billion. Its corporate office and main branch are in St. Joseph, Mich., with additional branches in Arkansas, Indiana, Michigan, Nevada, North Carolina, and Ohio. Federally insured by NCUA. Equal opportunity lender. Equal housing lender. For more information visit [UnitedFCU.com](http://www.unitedfcu.com)

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