

# MORTGAGE CENTER EMPLOYEE VALUE PROPOSITION



[MortgageCenter.com](http://MortgageCenter.com) | 800-353-4449



NMLS# 282701

# CULTURE

Our Culture Guide outlines how we expect our team members to work and behave. We want people who thrive on accountability, dedication, and being a great teammate. We have **eight** Core Values that sum up what we expect from our team members:



## OUR PROMISE

You will always know where you stand at Mortgage Center. Our managers give consistent feedback to ensure team members know what they're doing well and where they have opportunities to improve. Our managers make it a priority to get to know each team member and take the time develop individualized management strategies.

# WORK ENVIRONMENT



## HOW WE WORK

Our team members value the flexibility, remote work, and autonomy they find here at Mortgage Center.

Most of our teams are fully remote, so we offer opportunities to interact through daily team meetings and monthly company-wide meetings.

These company-wide meetings give team members an opportunity to have their questions answered directly from the highest levels of our organization.



## HIRING PROCESS

We hire responsible people who thrive on bring great results to the company being fantastic team members.

Our team members have confidence that they get to work with other great people while tackling the tough challenges of the mortgage industry.



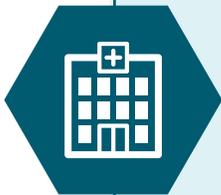
## MANAGEMENT

Our managers build trust with our team members. With that trust comes a freedom to do work in ways that bring the best results to the company.

It's crucial that our team members use their skills, experience, and judgment to make sound decisions for our partner credit unions and their members. We work in an environment of speed and agility, not hesitating to change our course of action if we recognize an opportunity to improve what we do.

# BENEFITS

At Mortgage Center, we've designed a benefits plan that gives our team members options to choose the plans that work best for them and their families. We constantly review our programs and benefit offerings, listening to the needs and desires of our team members, and adjusting as necessary.



## MEDICAL

We believe strongly in helping our team members save for the future. We offer two medical plans, each with a health savings account (HSA) associated.

Our medical premiums are low, as we pay **82%** of our medical premiums. This gives you the chance to save as much, or as little, as you want toward your future medical needs.



## 401K

Mortgage Center offers up to a **4%** match on 401k contributions, which starts after 6 months of service. Team members become fully vested in the employer match after 6 years of service.



## PTO

We recognize the need to take time away from work to recharge, connect with friends and family, and reset throughout the year. Mortgage Center offers a generous paid time off (PTO) plan, giving team members up to **19 ½ days off** in the first year of employment.

# CAREER & COMPENSATION



## CAREER

We want our team members to be with us long-term. Which is why we make an investment in the continued growth and development of every team member so they can reach their full potential. We make it a priority to provide training throughout the year for every position from entry level to senior management. We want you to have a clear path to reach your career goals, whether that's team captain, management, or executive level leadership.

Our goal is to promote from within wherever possible. We would rather promote an internal team member into a role than to hire someone outside the organization. Team members are encouraged to apply for open positions. The best way to get an opportunity elsewhere is to excel in your current job. When you work here, the career possibilities are endless!



## COMPENSATION

Mortgage Center believes team members should be able to thrive here, which includes paying team members fairly for the skills and experience they bring. We offer **competitive wages** for both hourly and salary positions, as well as an annual bonus, which is based on the company's performance.

We've built our compensation plan to allow loan originators, processors, and closers to have limitless opportunities to receive commission for closed loans.

Additionally, we pay **quarterly bonuses to our underwriters**, in recognition for the results they bring by making sound decisions for the credit union partners that we serve.



“Mortgage Center takes the time to learn their team members and invest in their future here.”

— *Shemyra Fox,*  
*Processing Team Captain*



“I am entrusted to take care of my business. No micromanagement and no big-brother-over-your-shoulder mentality. This is HUGE to me!”

— *Milad “Mike” Jaghnoun,*  
*Executive Mortgage Loan Originator*



“I like working here because... my hard work is noticed and appreciated by my manager, and I feel like I can grow with the company, and better myself in the process. I like all the people I have worked with... The culture is excellent, and the benefits are great.”

— *Scott Cook,*  
*Senior Production Support Specialist*



“The compensation got me in the door, but the culture is why I stay.”

— *Amy Teague,*  
*Underwriter IV*



“I enjoy the small workplace environment. The focus on their people is what drove me to Mortgage Center in the first place.”

— *Heather Swanson,*  
*Accounting Team Captain*