FOR IMMEDIATE RELEASE

CONTACT: Sastri Siravuri
Website: ZealCU.org
Office: 800-321-8570

ZEAL CREDIT UNION KICKSTARTS FIRST-TIME HOMEBUYER WITH $20,000 DOWN PAYMENT ASSISTANCE

Livonia, Michigan – January 14, 2026 – Amid a turbulent economy and an increasingly competitive housing market, one local credit union is doubling down on its commitment to help hardworking Americans achieve homeownership.

A trusted financial partner in Metro-Detroit for more than 70 years, Zeal Credit Union has leveraged their partnership with the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) and Mortgage Center, Zeal's home loan partner, to grant up to $20,000 in Launch Down Payment Assistance to eligible first-time homebuyers.

Longtime Zeal Credit Union member Brandon Smiley is the first recipient of Zeal's Launch grant, receiving $20,000 in down payment assistance to accelerate his path to homeownership.

Brandon is no stranger to hard work as a college graduate working full-time while providing personalized skill development and family-based training for clients with autism. Now a first-time homeowner, he looks forward to sprucing up his new home in his spare time and setting up a garage charging station for his electric vehicle.

"When I finally got the green light, I really started to get excited," Brandon shared during his mortgage closing. "It's been my plan since I graduated college to get a home and start building equity."

Thanks to the Launch grant, Brandon was able to purchase his new home in Inkster independently, without further delay of continuing to save for the down payment. When he arrived at his mortgage closing with his realtor, Dosh Morrissette-White, and his proud mother, a host of Zeal Credit Union employees and a Mortgage Center representative greeted Brandon, all were overjoyed with his accomplishment while cheering him on.

"We're all thrilled to share this moment with Brandon," said Kristen Todd, Zeal's Marketing Specialist. "The pride of owning your first home is unparalleled - and having grant funds to put toward that purchase that you don't have to repay? It's an incredible opportunity to build equity and potential long-term wealth. We're so excited to put more first-time homebuyers into their future homes right now, with this initiative."

To learn more about the Launch Down Payment Assistance grant through Zeal Credit Union and FHLBank Indianapolis, visit any of Zeal's 17 branch locations or call **(800) 321-8570**.

###

About Zeal Credit Union: Zeal Credit Union is a mission-driven, Community Development Financial Institution (CDFI) and a full-service, not-for-profit financial organization serving approximately 66,000 members at 17 full-service branch locations in the Metro Detroit area with over $1 billion in assets. Zeal member deposits are insured to $250,000 by the National Credit Union Administration (NCUA), a US government agency. For more information, visit www.ZealCU.org.

About Mortgage Center: Mortgage Center is a Credit Union Service Organization (CUSO) **that provides tailored mortgage solutions to members** for over 35 years. Mortgage Center leads with passion, speed, and teamwork, dedicating themselves to serving their clients with honest communication and respect. Learn more at www.MortgageCenter.com.

FHLBank Indianapolis is a regional bank in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to provide access to low-cost funding for their member financial institutions, with particular attention paid to providing solutions that support the housing and small business needs of members' customers. FHLBanks are privately capitalized and funded, and they receive no Congressional appropriations. One of 11 independent regional cooperative banks across the U.S., FHLBank Indianapolis is owned by its Indiana and Michigan financial institution members, including commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions. For more information about FHLBank Indianapolis, visit www.fhlbi.com and follow the Bank on LinkedIn, Instagram and X, @FHLBankIndy. Please note that content the Bank shares on its website and social media is not incorporated by reference into any of its filings with the SEC unless, and only to the extent that a filing by the Bank with the SEC expressly provides to the contrary. Learn more at www.FHLBI.com.