



Farmers Insurance Federal Credit Union Approved as an FHA Direct Endorsement Lender

Burbank, CA – February 3, 2026 – Farmers Insurance Federal Credit Union (FIGFCU) is proud to announce that it has received official approval from the U.S. Department of Housing and Urban Development (HUD) to originate, underwrite, and insure Federal Housing Administration (FHA) loans. This milestone expands FIGFCU’s mortgage offerings and strengthens its commitment to helping members nationwide achieve affordable and accessible home financing.

With this approval, FIGFCU can now provide FHA-insured mortgage products directly to members, offering more flexible qualification standards, competitive terms, and lower down payment options. These offerings are especially valuable to first-time homebuyers, moderate-income households, and those who may face barriers when applying for conventional loans.

“This milestone reflects our continued commitment to making homeownership more attainable,” said Laura Roberts, Vice President, Residential Lending at FIGFCU. “FHA financing plays a critical role in today’s housing market, and we are excited to extend these trusted programs to our Members and communities we serve to help them achieve the American dream of becoming homeowners.”

As an approved FHA lender, FIGFCU will now offer FHA products, including:

- **FHA Purchase Loans:** Ideal for buyers seeking low down-payment options and flexible credit guidelines.
- **FHA Refinance Programs:** Including streamlined refinancing for eligible borrowers.

To earn FHA approval, FIGFCU demonstrated financial soundness, operational readiness, compliance practices, and a strong loan quality control framework. Meeting these standards reinforces its dedication to responsible lending and long-term borrower success.

“Our mission has always been centered on empowering our Members and supporting the communities we serve,” added Roberts. “Our lending team is ready to guide clients through the FHA process and help them choose the mortgage solution best suited to their needs.”

For more information about FIGFCU’s FHA loan programs, visit figfcu.org/mortgage.

About Farmers Insurance Federal Credit Union

Farmers Insurance Federal Credit Union (FIGFCU) has served the financial needs of Farmers employees, agents, district managers, and their families for almost 90 years. FIGFCU supports close to 63,000 Members nationwide and manages approximately \$1.3 billion in assets. Membership is open to anyone across the United States who qualifies. As a non-profit financial institution, our Members are our owners. FIGFCU offers higher savings yields and lower loan rates than traditional financial institutions. To learn more, visit figfcu.org.

About FHA

The Federal Housing Administration (FHA) operates under the U.S. Department of Housing and Urban Development. The FHA insures mortgages made by lenders and, in doing so, helps provide single-family and multifamily housing for low- and moderate-income families. The FHA was established in 1934 to improve housing standards and encourage homeownership. To learn more, visit hud.gov/fha.

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