



Loan Services Rate & Fee Schedule

Effective January 1, 2017

This Schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply.

Product	Description	ANNUAL PERCENTAGE RATE (APR)
Real Estate Loans		
Conventional First Mortgages	10, 15, 20, and 30 year fixed and adjustable APR mortgages available. Standard Fees apply.	Call for current rates
Flexible Home Equity Line of Credit (Amounts \$5,000 up to \$250,000)	Home Equity Line of Credit, with line up to 80% combined Loan to Value. Access your line of credit at any time during the 15 year draw period, any balance remaining after the draw period, converts into a 15 year repayment period. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 3.99%, maximum APR 18%. Estimated closing cost between \$100 and \$2,300 depending on the amount of the loan.	4.49% - 8.25%
Interest Only Payment Home Equity Line of Credit (Loan Amounts up to \$100,000)	Interest-only payments during the draw period, with a line up to 70% combined Loan to Value. Access your line of credit at any time during the 5 year draw period, any balance remaining after the draw period converts into a 10 year repayment period. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 4.99%, maximum APR 18%. Estimated closing cost between \$100 and \$2,300 depending on the amount of the loan.	5.75% - 8.75%
High Loan to Value Home Equity Line of Credit (Loan Amount up to \$75,000)	Home Equity Line of Credit with up to 95% combined Loan to Value. Access your line of credit at any time during the 5 year draw period, any balance remaining after the draw period, converts into a 10 year repayment period. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 5.99%, maximum APR 18%. Estimated closing cost between \$100 and \$2,300 depending on the amount of the loan.	7.00% - 7.50%
Courtesy Lien Home Equity Line of Credit (Loan Amounts up to \$50,000)	A line of credit that is potentially tax deductible (consult your tax advisor). Access your line of credit at any time during the 5 year draw period, any balance remaining after the draw period converts into a 10 year repayment period. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 6.99%, maximum APR 18%. Estimated closing cost between \$100 and \$2,300 depending on the amount of the loan.	7.75% - 9.75%
Optional Fixed Rate Portion	Elect the option to fix the rate on a portion of your balance on any of our Home Equity Lines of Credit. Members can elect to convert up to five portions at a time to a fixed rate and term. Rate is determined by the current Prime (published in the Wall Street Journal) plus/minus margin, and then adding between 0.00% to 3.00% based on the term of the fixed portion election.	4.49% - 12.75%
Education Optional Fixed Rate Portion	A low-interest alternative to private student loans. Fix a portion of your home equity line of credit at 0.50% below the fixed rate home equity line of credit fixed rate APR currently in effect (based on the approved rate tier and LTV of your home equity line of credit) at the time you request this option. Selection of this option would count as one of the stated number of fixed rate portions you may have on your loan at any one time. No additional fees or costs are associated with this option.	3.99% - 11.25%
Auto Purchase or Refinance Optional Fixed Rate Portion	Fix a portion of your Home Equity Line of Credit to purchase or refinance your automobile. Your APR will be based on your credit qualification, length of loan and loan amount. Other exclusions and/or restrictions may apply. Selection of this option would count as one of the stated number of fixed rate portions you may have on your loan at any one time.	2.25% - 16.99%
Vehicle Loans		
Vehicle Loan	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	2.25% - 16.99%
RV Loans	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	3.15% - 6.40%
Motorcycles, ATVs, Snowmobiles and Personal Watercrafts	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	4.75% - 9.25%
Boat Loans	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	4.75% - 7.49%
<ul style="list-style-type: none"> Approved APR will be 0.25% higher than the above APRs if you do not have autopay from your Oregon Community CU checking account or ACH payment from another financial institution. Approved APR will be 0.25% higher than the above APRs if you do not receive your monthly statement via eStatements. Year of collateral may affect APR. 		
Other Loans		
Personal Credit Line (Credit Lines up to \$50,000)	Variable APR based on the Prime Rate (published in the <u>Wall Street Journal</u>), plus a margin. Minimum APR is 9.00%. APR is based on your credit qualifications.	9.00% - 23.49%
Optional Fixed Rate Portion	Elect the option to fix the rate on a portion of your balance on any of our Personal Credit Line. Members can elect to convert up to five portions at a time to a fixed rate and term. Rate is determined by the current Prime (published in the Wall Street Journal) plus/minus margin, and then adding between 0.00% to 0.75% based on the term of the fixed portion election.	9.00% - 24.24%
Quick Line (Credit Lines up to \$500.00)	Quick Line is a fixed rate, line of credit designed to help you cover expenses until your next payday.	18.00%
Credit Card (Credit Lines up to \$50,000)	Variable APR based on the Prime Rate (published in the <u>Wall Street Journal</u>), plus a margin. APR is based on your credit qualifications. Introductory rates may apply. See account disclosure for details.	Purchase 9.49% - 20.49% Balance Transfer 9.49% - 20.49% Cash Advance 14.49% - 25.49%
Certificate-Secured	Variable APR. Maximum loan repayment schedule is the certificate term.	2% above Certificate Account Rate (not APY)
Share-Secured Loans	Variable APR. Maximum loan repayment schedule is 72 months.	2% above Share Account Rate (not APY)
Prime Rate: 3.75% (January 2017)		

*All APRs listed above exclude any fees or finance charges that may apply and increase the actual APR at closing. Please call the Credit Union for the applicability of any fees, points or finance charges

Unsolicited Emails and Telephone Calls

Oregon Community Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone and email regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit Card PIN numbers, or Internet Banking passwords. Additionally, while we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any questions or concerns about any suspicious communication from Oregon Community Credit Union, rather than provide any information, please do not hesitate to contact us by calling one of our regular telephone numbers noted at the bottom of this page



Consumer Deposit Accounts Fee Disclosure (For currently offered accounts only.)

Membership Fee Information

Par Value of Membership Share (One Share)	\$5.00
<i>Minimum Deposit Requirement</i>	
Membership	\$5.00
Early Membership Closure (90 days or less)	\$10.00

Service Description

Single Account Service Fee	\$1.00
<i>Primary Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.</i>	
WOW Account Checking Non-Qualification	\$8.00
<i>Only charged if member un-enrolls for eStatements</i>	
Simplicity Checking Account Service	\$5.00
Basic Checking Account Service	\$8.00

Savings and Checking Account Fees

Returned Deposited Check	\$10.00
<i>If on member's account at another institution.....</i>	
<i>(returned check fee can be charged twice per item)</i>	
Check Copy Fees (per item)	
Check drawn on your Checking Account	\$5.00
Check not drawn on OR Community CU	\$10.00
Any check deposited at ATM, Shared Branch or Mobile	\$10.00
Member Check Replacement	\$5.00
Statement Copy Fee (per month)	\$5.00
Account Research/Reconciliation (per hour)	\$25.00
Printed Check	<i>Prices vary-See Teller or Representative</i>
Temporary Checks (per page of 3 checks)	\$2.00
Non-Sufficient Funds (NSF) Overdraft *	\$25.00
Extended Overdraft *	\$25.00
Manual Clearing (if applicable)	\$12.00

Card Fees

VISA Basic Check Card Annual	Free
ATM Card Annual	\$10.00
Replacement Card Fee (per card)	\$5.00
Expedite Card (Domestic)	\$30.00
Expedite Card (International)	\$45.00
ATM Withdrawals (at non-CO-OP ATMs)**	\$1.00

Safe Deposit Box Annual Fees

2 X 5 (Downtown Branch only)	\$30.00
3 X 5	\$35.00
3 X 10	\$50.00
10 X 10	\$105.00
Replacement Cost for One Lost Key	\$20.00
Key Deposit	\$2.00
Box Drilling Fee	Actual Cost
Safe Deposit Box Late	\$25.00

ACH Fees

Returned Item	\$25.00
<i>(if returned from member's account at another institution)</i>	
Non-Sufficient Funds (NSF)/Overdraft*	\$25.00
<i>(if funds not available in credit union account)</i>	
ACH By Telephone ¹	\$15.00

Bill Pay Service Fees

Monthly or Per Transaction Charge	Free
Check Copy (per item)	\$5.00
Transaction Modification (per item)	\$25.00

Miscellaneous Fees

Cashier's Check	\$2.00
Stop Payments (per item)	
<i>International Draft, Bill Pay, Cashier's Check, and Personal Check.....</i>	
Western Union Money Order (domestic)	\$25.00
Fax Requests	\$5.00
Fed Ex Requests	Actual Cost
Wire Transfer (all incoming)	\$5.00
Wire Transfer (outgoing, domestic)	\$25.00
Wire Transfer Trace (domestic)	\$25.00
International Draft	\$15.00 plus FedEx fee
International Draft (Intl.) Stop Payment	\$25.00
Collection (Domestic/International) Items	Actual Cost
Foreign Check Deposit (each item)	Actual Cost
Foreign Currency Deposit (per type)	Actual Cost
Foreign Check Returned Item (per item)	\$25.00
Dormant Account Fee (per month) ²	\$7.00
Garnishment/Levy Processing	\$50.00
Check Cashing (per item) ³	\$5.00
Bad Address (monthly fee)	\$5.00
Verification of Deposit (per request)	Free
Internet Banking External Transfer Failed Transfer	\$25.00
Internet Banking External Transfer Improper Verification	\$25.00
Credit Card/Debit Card Phone Convenience Fee	\$15.00
ACH Online Convenience Fee	\$15.00
ACH Online Convenience Fee	\$4.00
Returned Item (per transaction)	
<i>ACH (from another institution) and Foreign Checks.....</i>	
Credit Card/Debit Card Online Convenience Fee 4% of Transaction Amount	

*Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, Bill Pay, preauthorized automatic debits or transfers, ACH, Point of Sale, or other electronic means.

** If you use an ATM that is not operated by Oregon Community CU or is not part of the CO-OP Network, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you complete the transaction.

¹ Fee is charged per item when you initiate an ACH transaction to be sent by the Credit Union to another financial institution via telephone.

² Assessed to any Credit Union account available to pay the monthly dormant account fee when there has been no activity for 12 months on all accounts under that membership

³ Fee is charged per item when the member only maintains one account type (savings) with the Credit Union.

Consumer Loan Accounts Fee Disclosure (For currently offered loan programs. Fees are not all inclusive—for a complete list of fees see your loan agreement.)

Loan Fees

Loan Application...\$0
Consumer Loan Late Payment...\$25.00
Credit Union Direct Lending (CUDL) Late Payment...5% of the payment amount due (no minimum)
Loan Payment Deferment/Skip-A-Pay...\$25.00 per month
One Time Loan Payments via Online or Phone, refer to Miscellaneous Fees Above

Home Equity Fees

Home Equity Line-of-Credit Origination...\$100.00
Home Equity Line-of-Credit Annual **...\$100.00
Fixed Rate Advance...\$25.00
Home Equity Account Late Payment...5% of the minimum payment (\$15.00 minimum)

Personal Credit Line Fees

Over Limit...\$15.00
Late Payment...\$25.00
Fixed Rate Advance...\$25.00

Quick Line Fees

Initial/Annual...\$25.00
Late Payment ...\$25.00

Credit Card Fees

Cash Advance ...\$10 or 3% of the amount of each cash advance, whichever is greater.
Balance Transfer ...\$10 or 3% of the amount of each balance transfer, whichever is greater.
Foreign Transaction ...Up to 1% of the US dollar amount of the foreign transaction.
Late Payment ...Up to \$25.00
Returned Payment ...Up to \$25.00

***FINANCE CHARGE**

** Home Equity LOC Annual fee waived with continuously open checking account.

