



# Loan Services Rate & Fee Schedule Effective February 06, 2019

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

Product	Description	Annual Percentage Rate ("APR")
<b>Real Estate Loans and Home Equity Lines of Credit</b>		
<b>Conventional First Mortgages</b>	10, 15, 20, and 30 year fixed and adjustable APR mortgages available. Standard Fees apply.	<b>Call for current rates</b>
<b>Select Home Equity Line of Credit (Loan Amounts up to \$250,000)</b>	Home Equity Line of Credit with 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. Minimum payment: Interest Only. Variable APR based on the Prime Rate (published in the <u>Wall Street Journal</u> ), plus/minus a margin. Minimum APR 3.99%, maximum APR 18%. Estimated closing cost between \$199 and \$2,300 depending on the amount of the loan. *Introductory Rate is for the first six billing cycles, only for credit tiers one through three, and a maximum line amount of \$100,000.	5.50% - 9.50% 1.99% Introductory Rate*
<b>Flex Home Equity Line of Credit (Loan Amount up to \$100,000)</b>	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. Minimum payment: 1.00% of Balance. Variable APR based on the Prime Rate (published in the <u>Wall Street Journal</u> ), plus/minus a margin. Minimum APR 3.99%, maximum APR 18%. Estimated closing cost between \$199 and \$2,300 depending on the amount of the loan.	7.00% - 7.50%
<b>Courtesy Lien Home Equity Line of Credit (Loan Amounts up to \$50,000)</b>	Home Equity 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. Minimum payment: 1.00% of Balance. Variable APR based on the Prime Rate (published in the <u>Wall Street Journal</u> ), plus/minus a margin. Minimum APR 6.99%, maximum APR 18%. Estimated closing cost between \$199 and \$2,300 depending on the amount of the loan.	9.50% - 11.50%
<b>Optional Fixed Rate Portion</b>	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 <u>Wall Street Journal</u> ) plus/minus margin, and then adding between 0.00% to 1.00% based on the term of the fixed portion election.	<b>Call for current rates</b>
<b>Education Optional Fixed Rate Portion</b>	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.	<b>Call for current rates</b>
<b>Auto Purchase or Refinance Optional Fixed Rate Portion</b>	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, Loan to Value, length of loan (Term) 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	<b>Call for current rates</b>

**Vehicle Loans and Recreational Vehicles**

<b>Vehicle Loan</b>	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Lowest APR on vehicles less than 75% Loan to Value. Other exclusions and/or restrictions may apply.	3.88% - 17.38%
<b>RV Loans</b>	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Lowest APR on recreational vehicles less than 75% Loan to Value. Other exclusions and/or restrictions may apply.	3.99% - 8.37%
<b>Motorcycles, ATVs, Snowmobiles and Personal Watercrafts</b>	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% - 9.53%
<b>Boat Loans</b>	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.	5.75% - 10.19%

- 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, Loan to Value, Loan Length (Term) credit tier, and loan amount may affect final APR.

**Other Loans**

<b>Personal Credit Line (Credit Lines up to \$50,000)</b>	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.	10.50% - 25.24%
<b>Optional Fixed Rate Portion</b>	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 <u>Wall Street Journal</u> ) plus/minus margin, and then adding between 0.00% to 0.75% based on the term of the fixed portion election.	10.25% - 25.74%
<b>Quick Line (Credit Lines up to \$500.00)</b>	Quick Line is a fixed rate, line of credit designed to help you cover expenses until your next payday	18.00%
<b>Credit Card (Credit Lines up to \$50,000)</b>	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 11.24% - 22.24% Balance Transfer 11.24% - 22.24% Cash Advance 16.24% - 27.24%
<b>Certificate-Secured</b>	Variable APR. Maximum loan repayment schedule is the certificate term.	2% above Certificate Account Rate (not Annual Percentage Yield)
<b>Share-Secured Loans</b>	Variable APR. Maximum loan repayment schedule is 72 months.	2% above Share Account Rate (not Annual Percentage Yield)

**Prime Rate: 5.50% (February 2019)**

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



The rates and fees appearing in this schedule are accurate and effective for Loan Services as of the Effective Date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 800.365.1111. You may also access this information on our website at MyOCCU.org. Federally insured by NCUA.