



Loan Services Rate & Fee Schedule Effective June 6, 2018

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")
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Real Estate Loans and Home Equity Lines of Credit

Conventional First Mortgages	10, 15, 20, and 30 year fixed and adjustable APR mortgages available. Standard Fees apply.	Call for current rates
Select Home Equity Line of Credit (Loan Amounts up to \$250,000)	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 \$175 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.	5.25% - 9.25%
		1.99% Introductory Rate*
Flex 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. 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 5.99%, maximum APR 18%. Estimated closing cost between \$175 and \$2,300 depending on the amount of the loan.	8.00% - 8.50%
Courtesy Lien Home Equity Line of Credit (Loan Amounts up to \$50,000)	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 \$175 and \$2,300 depending on the amount of the loan.	8.75% - 10.75%
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 <u>Wall Street Journal</u>) plus/minus margin, and then adding between 0.00% to 3.00% based on the term of the fixed portion election.	Call for current rates
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.	Call for current rates
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, 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.	Call for current rates

Vehicle Loans and Recreational Vehicles

Vehicle Loan	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.	3.68% - 16.44%
RV Loans	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% - 8.27%
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, Loan to Value, Loan Length (Term) credit tier, and loan amount may affect final 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.	9.75% - 24.49%
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 <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.	9.75% - 25.24%
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 10.49% - 21.49% Balance Transfer 10.49% - 21.49% Cash Advance 15.49% - 26.49%
Certificate-Secured	Variable APR. Maximum loan repayment schedule is the certificate term.	2% above Certificate Account Rate (not Annual Percentage Yield)
Share-Secured Loans	Variable APR. Maximum loan repayment schedule is 72 months.	2% above Share Account Rate (not Annual Percentage Yield)

Prime Rate: 4.75% (April 2018)

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

Par Value of Membership Share (Minimum deposit requirement).....	\$5
Early Closure Fee (Membership 90 days or less).....	\$10

Savings and Checking Account Fees

Account Number Exception ¹	\$12
Check Cashing (per item) ²	\$5
Check Copy Fees (per item)	
Check drawn on your OCCU account.....	\$5
Deposited Check.....	\$10
Dormant Account (per month) ³	\$7
Returned Deposited Items (Any deposit channel, per time presented)	
Domestic Check.....	\$10
International Check.....	\$25
ACH.....	\$25
Item drawn on member's account from other financial Institution.....	\$25
Service Charge (Simplicity Checking).....	\$5
Single Account Service ⁴	\$1
Temporary Checks (per page).....	\$2

Card Fees

ATM Transaction Service (Withdrawals at non-CO-OP ATMs) ⁵	\$1
ATM Card (per year).....	\$10
Expedited Card Delivery	
Domestic.....	\$30
International (Int'l).....	\$45
Replacement Card (per card).....	\$5
VISA Debit Card.....	Free

Extended Overdraft (EOD) / Non-Sufficient Funds (NSF) Fees

Extended Overdraft Fee (EOD NSF) ⁶	\$25
Uncollected Funds (EOD UNF) ⁷	\$25
Held Funds (EOD HF) ⁸	\$25
Non-Sufficient Funds Fee (NSF CHG) ⁹	\$25
Held/Uncollected Funds (HLD) ^{7/8}	\$25
Return Charge (RET CHG/CHECK) ⁹	\$25

Bill Pay Service Fees

Expedited Payment Delivery	
Check (2 nd Business Day).....	\$19.95
Check (3 rd Business Day).....	\$14.95
Electronic (2 nd Business Day).....	\$4.95
Monthly or Per Transaction Charge.....	Free
Transaction Modification (per item).....	\$25

Miscellaneous Fees

Account Research (per hour).....	\$25
Bad Address (per month).....	\$5
Cashier's Check.....	\$2
Collection (Domestic/International) Items.....	Actual Cost
Convenience Fees	
ACH by Phone.....	\$15
ACH Online.....	\$4
Credit Card/Debit Card by Phone.....	\$15
Credit Card/Debit Card Online.....	4% of Amt.
Fax Request.....	\$5
Fed Ex Request.....	Actual Cost
Foreign Check Deposit (per item).....	Actual Cost
Foreign Currency Deposit (per type).....	Actual Cost
Garnishment/Levy Processing.....	\$50
International (Int'l) Draft.....	\$15+Postage
Internet Banking External Transfer Failed Transfer.....	\$25
Internet Banking External Transfer Improper Verification.....	\$25
Member Replacement Check.....	\$5
Statement Copy Fee (per month).....	\$5
Stop Payment (per item).....	\$25
Western Union Money Order (Domestic only).....	\$12.50
Wire Transfer Fees	
Incoming.....	\$5
Outgoing (Domestic).....	\$25
Trace (Domestic).....	\$25
Verification of Deposit.....	Free

Safe Deposit Box Fees

2 X 5 Annual Rent (Downtown Branch only).....	\$30
3 X 5 Annual Rent.....	\$35
5 X 5 Annual Rent.....	\$45
3 X 10 Annual Rent.....	\$50
5 X 10 Annual Rent.....	\$65
10 X 10 Annual Rent.....	\$105
Lost Key Replacement (one key).....	\$20
Key Deposit.....	\$2
Drilling.....	Actual Cost
Safe Deposit Box Late Rent.....	\$25

¹ Account Number Exception Fee occurs when incorrect account numbers are presented via check or ACH (e.g. Member Number provided instead of Checking Account number).

² Charged per item when the Member maintains only one account type (savings) with the Credit Union.

³ Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

⁴ Primary Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.

⁵ ATM surcharge fee may be charged to your account with each completed transaction by the ATM owner/operator if the ATM is not part of the OCCU or CO-OP ATM networks.

⁶ Extended Overdraft Fee (EOD NSF) occurs when a withdrawal (all in person and electronic) transaction(s) brings the account negative including Overdraft Protection (ODP) elected services, while EOD service available. Item presented paid.

⁷ Uncollected Funds (EOD UNF) is the held amount of the available account balance following a deposit transaction. Funds are considered "Uncollected" until the hold is released.

⁸ Held Funds (EOD HF) are debit card transactions that have been approved but are in a pending state.

⁹ Non-Sufficient Funds and Returned Charge (NSF CHG and RET CHG/CHECK) occurs when there are no available funds to pay withdrawal (all in person and electronic) transaction(s) after ODP/EOD elected services have been exhausted. Item is returned unpaid to transaction initiator.

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

Consumer Loan Late Payment.....	\$25
Credit Union Direct Lending (CUDL) Late Payment... <i>5% of the payment amount due (no minimum)</i>	
Credit Union Direct Lending (CUDL) & Direct Loan Non Qualification.....	\$250 (per service)
Loan Application.....	FREE
One Time Loan Payments via Online or Phone, refer to Miscellaneous Fees above	
Skip Pay/Loan Payment Deferment (per month).....	\$25

Personal Credit Line Fees

Fixed Rate Advance.....	\$25
Late Payment.....	\$25
Over Limit.....	\$15

Quick Line Fees

Initial/Annual.....	\$25
Late Payment.....	\$25

Home Equity Line of Credit Fees

Annual Fee.....	FREE
Fixed Rate Advance.....	\$25
Home Equity Late Payment..... <i>5% of the minimum payment (\$15.00 minimum)</i>	
Home Equity Line of Credit Origination.....	\$175
Reconveyance.....	Actual Cost

Credit Card Fees

Balance Transfer.... <i>\$10 or 3% of the amount of each balance transfer, whichever is greater.</i>	
Cash Advance..... <i>\$10 or 3% of the amount of each cash advance, whichever is greater.</i>	
Currency Conversion/International Transaction Fee.....	Actual Cost
Late Payment.....	Up to \$25
Returned Payment.....	Up to \$25

