



Private Student Loan Rate & Fee Schedule Effective July 1, 2019

Please see www.MYOCCU.org/personal/student-loans to apply

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.

Your interest rate will be based on you or your co-borrower's credit worthiness as well as your repayment option. The rate for loans with a variable Annual Percentage Rate (APR) can change quarterly and is based on the Prime Rate plus a margin.

Credit Score	Variable ¹ APR ²	Fixed APR ²
780+	5.24%	7.74%
740-779	6.49%	8.99%
700-739	7.24%	10.24%
680-699	8.99%	11.49%
660-679	10.99%	12.74%

Prime as of 4/1/2019 5.50%

¹After account opening, the variable APR can change quarterly effective on the first calendar day of each January, April, July, and October. The variable rate APR is based on the Prime index as published in the Wall Street Journal (WSJ) on the first business day of the calendar month immediately preceding the rate schedule effective date.

²Rates are subject to change without notification. Rates offered based on applicant's and co-applicant's credit qualification. Loans are subject to credit approval, applicant meeting certain eligibility criteria and student's enrollment at an accredited, approved school.

Private Student Loan Fee Disclosure (For currently offered loan programs; fees are not all inclusive- for a complete list of fees, see your loan agreements.)
Late Payment Fee: \$25
NSF Fee: \$25

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 our regular telephone number noted at the bottom of this page.

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account with Oregon Community Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.





Account Fee Disclosure Summary Effective May 1, 2019

Consumer Deposit Accounts (For currently offered accounts only.)

Membership		Miscellaneous Fees	
Par Value of Membership Share (Minimum deposit requirement).....	\$5	Bad Address (per month).....	\$5
Savings and Checking Account Fees		Collection (Domestic/International) Items.....	Actual Cost
Dormant Account (per month) ¹	\$7	Fed Ex Request.....	Actual Cost
Service Charge (Simplicity Checking).....	\$5	Garnishment/Levy.....	Actual Cost
Temporary Checks (per page).....	\$2	International (Int'l) Draft.....	\$15+Postage
Card Fees		Internet Banking External Transfer Failed Transfer.....	\$25
ATM Transaction Service (Withdrawals at non-CO-OP ATMs) ²	\$1	Internet Banking External Transfer Improper Verification.....	\$25
Expedited Card Delivery		Safe Deposit Box Fees	
Domestic.....	\$30	2 X 5 Annual Rent (Downtown Branch only).....	\$30
International (Int'l).....	\$45	3 X 5 Annual Rent.....	\$35
Replacement Card (per card).....	\$5	5 X 5 Annual Rent.....	\$45
VISA Debit Card.....	Free	3 X 10 Annual Rent.....	\$50
<i>For a complete list of fees, terms and conditions, please refer to your cardholder agreement.</i>		5 X 10 Annual Rent.....	\$65
Extended Overdraft (EOD) / Non-Sufficient Funds (NSF) Fees		10 X 10 Annual Rent.....	\$105
Extended Overdraft Fee (EOD NSF) ³	\$25	Lost Key Replacement (one key).....	\$10
Uncollected Funds (EOD UNF) ⁴	\$25	Drilling.....	\$150
Held Funds (EOD HF) ⁵	\$25	Safe Deposit Box Late Rent.....	\$25
Non-Sufficient Funds Fee (NSF CHG) ⁶	\$25		
Held/Uncollected Funds (HLD) ^{4/5}	\$25		
Return Charge (RET CHG/CHECK) ⁶	\$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		

¹ Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.
² 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.
³ 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.
⁴ 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.
⁵ Held Funds (EOD HF) are debit card transactions that have been approved but are in a pending state.
⁶ 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 (For currently offered loan programs. Fees are not all inclusive—for a complete list of fees see your loan agreement.)

Loan Fees		Home Equity Line of Credit Fees	
Consumer Loan Late Payment.....	\$25	Fixed Rate Advance.....	\$25
Credit Union Direct Lending (CUDL) Late Payment.....	<i>5% of payment amount due (no minimum)</i>	Home Equity Late Payment.....	<i>5% of minimum payment (\$15 minimum)</i>
Credit Union Direct Lending (CUDL) & Direct Loan Non-Qualification.....	\$250	Home Equity Line of Credit Origination.....	\$199
	<i>(per service)</i>	Reconveyance.....	Actual Cost
Loan Application.....	Free	Credit Card Fees	
Skip Pay/Loan Payment Deferment (per month).....	\$25	Balance Transfer	<i>\$10 or 3% of the amount of each balance transfer, whichever is greater.</i>
Payments using non-OCCU debit cards or accounts		Cash Advance	<i>\$10 or 3% of the amount of each cash advance, whichever is greater.</i>
ACH by Phone.....	\$15	Late Payment.....	Up to \$25
ACH Online.....	\$4	Returned Payment.....	Up to \$25
Debit Card by Phone.....	\$15		
Debit Card Online.....	4% of Amt.	Personal Credit Line Fees	
Quick Line Fees		Fixed Rate Advance.....	\$25
Late Payment.....	\$25	Late Payment.....	\$25
		Over Limit.....	\$15



The rates and fees appearing in this schedule are accurate and effective for all Accounts 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

