



Consumer Loan Rate Sheet
Effective May 19, 2021

New Auto Loans: Model Years 2019 and Newer													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 36 Months ¹	\$500	2.24%	0.0061%	2.74%	0.0075%	3.99%	0.0109%	8.74%	0.0239%	13.99%	0.0383%	14.99%	0.0411%
37 - 60 Months	\$5,000	2.74%	0.0075%	3.24%	0.0089%	4.49%	0.0123%	9.24%	0.0253%	14.49%	0.0397%	15.49%	0.0424%
61 - 66 Months	\$6,000	2.99%	0.0082%	3.49%	0.0096%	4.74%	0.0130%	9.49%	0.0260%	14.74%	0.0404%	15.74%	0.0431%
67 - 75 Months	\$10,000	3.24%	0.0089%	3.74%	0.0102%	4.99%	0.0137%	9.74%	0.0267%	14.99%	0.0411%	15.99%	0.0438%
76 - 84 Months ²	\$15,000	3.49%	0.0096%	3.99%	0.0109%	5.24%	0.0144%	9.99%	0.0274%	N/A		N/A	
Published rates include discounts of 0.25% for ACH automatic payment and 0.25% for E-statements. See below for important information regarding discounts.													
2019 and newer hybrid vehicles qualify for an additional 0.25% rate reduction.													
The maximum loan amount and repayment period that we may finance varies depending on the vehicle value, mileage, model year, and your credit score. This amount is calculated as a percentage of the MSRP/retail book value; contact your loan processor for details once you have chosen a vehicle. The maximum repayment period for vehicles with over 100,000 miles is 66 months.													
Used Auto Loans: Model Years 2018 - 2016													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 36 Months ¹	\$500	2.49%	0.0068%	2.99%	0.0082%	4.24%	0.0116%	8.99%	0.0246%	14.24%	0.0390%	15.24%	0.0418%
37 - 60 Months	\$5,000	2.99%	0.0082%	3.49%	0.0096%	4.74%	0.0130%	9.49%	0.0260%	14.74%	0.0404%	15.74%	0.0431%
61 - 66 Months	\$6,000	3.24%	0.0089%	3.74%	0.0102%	4.99%	0.0137%	9.74%	0.0267%	14.99%	0.0411%	15.99%	0.0438%
67 - 75 Months	\$10,000	3.49%	0.0096%	3.99%	0.0109%	5.24%	0.0144%	9.99%	0.0274%	15.24%	0.0418%	16.24%	0.0445%
76 - 84 Months ²	\$15,000	3.74%	0.0102%	4.24%	0.0116%	5.49%	0.0150%	10.24%	0.0281%	N/A		N/A	
Published rates include discounts of 0.25% for ACH automatic payment and 0.25% for E-statements. See below for important information regarding discounts.													
The maximum loan amount and repayment period that we may finance varies depending on the vehicle value, mileage, model year, and your credit score. This amount is calculated as a percentage of the retail book value; contact your loan processor for details once you have chosen a vehicle. The maximum repayment period for vehicles with over 100,000 miles is 66 months.													
Older Auto Loans: Model Years 2015 and Older													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 48 Months ¹	\$500	3.74%	0.0102%	4.24%	0.0116%	5.49%	0.0150%	10.24%	0.0281%	15.49%	0.0424%	16.49%	0.0452%
49 - 60 Months	\$5,000	4.24%	0.0116%	4.74%	0.0130%	5.99%	0.0164%	10.74%	0.0294%	15.99%	0.0438%	16.99%	0.0465%
61 - 66 Months	\$6,000	4.49%	0.0123%	4.99%	0.0137%	6.24%	0.0171%	10.99%	0.0301%	16.24%	0.0445%	17.24%	0.0472%
67 - 75 Months	\$10,000	4.74%	0.0130%	5.24%	0.0144%	6.49%	0.0178%	11.24%	0.0308%	16.49%	0.0452%	17.49%	0.0479%
The maximum loan amount and repayment period that we may finance varies depending on the vehicle value, mileage, model year, and your credit score. This amount is calculated as a percentage of the retail book value; contact your loan processor for details once you have chosen a vehicle. The maximum repayment period for vehicles with over 100,000 miles is 66 months.													
Published rates include discounts of 0.25% for ACH automatic payment and 0.25% for E-statements. See below for important information regarding discounts.													
Additional Important Information													
We will finance taxes, title, registration, and documentation fees. We may also finance additional amounts for the purchase of a GAP(Guaranteed Asset Protection) Waiver and/or refundable dealer maintenance contracts, subject to maximum limits. We do not finance vehicles that have a totaled, reconstructed/salvaged, lemon law buyback, or those with any other branded title. Other restrictions apply; contact your Loan Processor for details.													
¹ Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)													
² 76 - 84 month repayment period requires a credit score of 610 or better for New and Used Auto Loans.													
Published rates include service discounts of 0.25% for ACH automatic payment and 0.25% for e-statements. You must opt-in to each service within 90 days of origination in order to retain the associated service discount(s). If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of \$250.00 per service (no more than \$500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union's security interest will be released.													
[^] The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.													
The Daily Periodic Rate (DPR) shown is the interest rate factor used to calculate interest charges on a daily basis. The factor equals the annual percentage rate divided by 365.													



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Large Recreation Vehicles (Class B & C Motorhomes, Boats, Fifth Wheels, Large Travel Trailers (over 5K lbs dry weight), Campers, Horse Trailers)													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	\$5,000	4.24%**	0.0116%	6.25%**	0.0171%	7.75%	0.0212%	9.75%	0.0267%	13.75%	0.0377%	14.75%	0.0404%
61 - 84 Months	\$15,000	5.24%**	0.0144%	6.75%**	0.0185%	8.25%	0.0226%	10.25%	0.0281%	14.25%	0.0390%	15.25%	0.0418%
85 - 144 Months	\$25,000	6.50%	0.0178%	7.00%	0.0192%	8.50%	0.0233%	10.50%	0.0288%	14.50%	0.0397%	15.50%	0.0425%
145 - 180 Months ²	\$50,000	6.75%	0.0185%	7.25%	0.0199%	8.75%	0.0240%	10.75%	0.0295%	14.75%	0.0404%	15.75%	0.0432%

Add 0.25% for model years 2018 to 2016 Add 1.00% for model years 2015 or older. **An additional 0.50% rate reduction applies if the amount financed is less than 80% of the MSRP/average' retail book value on 2019 and newer models.

Published rates include discounts of 0.25% for ACH automatic payment & 0.25% for E-statements. See below for important information regarding discounts.

The maximum loan amount and repayment period that we may finance varies depending on the vehicle value, model year, mileage (if applicable) and your credit score. This amount is calculated as a percentage of the "average" retail book value (or MSRP for current model year vehicles that have never been titled); contact your loan processor for details once you have chosen a vehicle.

We do not finance boats over 26 feet in length or Class A motorhomes.

Small Recreation Vehicles (Motorcycles & Motorized Scooters, Personal Watercraft, ATV/Snowmobiles, Pop-Up/Tent Trailers, Small Travel Trailers (up to 5K lbs dry weight))

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	\$500	4.24%**	0.0116%	6.00%**	0.0164%	7.50%	0.0205%	9.50%	0.0260%	13.50%	0.0370%	14.50%	0.0397%
61 - 72 Months ³	\$10,000	5.24%**	0.0144%	6.25%**	0.0171%	7.75%	0.0212%	9.75%	0.0267%	13.75%	0.0377%	14.75%	0.0404%
73 - 84 Months ³	\$15,000	5.24%**	0.0144%	6.50%**	0.0178%	8.00%	0.0219%	10.00%	0.0274%	14.00%	0.0384%	15.00%	0.0411%

Add 0.25% for model years 2018 to 2016 Add 1.00% for model years 2015 or older. **An additional 0.50% rate reduction applies if the amount financed is less than 80% of the MSRP/average' retail book value on 2019 and newer models.

The maximum loan amount and repayment period that we may finance varies depending on the vehicle value, model year, mileage (if applicable) and your credit score. This amount is calculated as a percentage of the "average" retail book value (or MSRP for current model year vehicles that have never been titled); contact your loan processor for details once you have chosen a vehicle.

Published rates include discounts of 0.25% for ACH automatic payment & 0.25% for E-statements. See below for important information regarding discounts.

Savings Secured Loans

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 36 Months ¹	\$50	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%
37 to 60 Months	\$50	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%

Certificate Secured Loans

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Varies	\$50	3.00% over CD Rate		3.00% over CD Rate		3.00% over CD Rate		3.00% over CD Rate		3.00% over CD Rate		3.00% over CD Rate	

Additional Important Information

¹ Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

² 180 month repayment period available only on model years 2019 or newer.

³ For repayment terms 61 mo or longer model years must be 2016 or newer.

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The Daily Periodic Rate (DPR) shown is the interest rate factor used to calculate interest charges on a daily basis. The factor equals the annual percentage rate divided by 365.

Published rates include service discounts of 0.25% for ACH automatic payment and 0.25% for e-statements. You must opt-in to each service within 90 days of origination in order to retain the associated service discount(s). If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of \$250.00 per service (no more than \$500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union's security interest will be released.



**Consumer Loan Rate Sheet
Effective May 19, 2021**

Personal Loan													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	None	9.99%	0.0274%	10.49%	0.0287%	13.49%	0.0370%	14.49%	0.0397%	16.99%	0.0465%	17.99%	0.0493%

Published rates include discounts of 0.25% for ACH automatic payment & 0.25% for E-statements. See below for important information regarding discounts.

Personal Line of Credit													
Repayment Period	Minimum Line Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR**	DPR	APR**	DPR	APR**	DPR	APR**	DPR	APR**	DPR	APR**	DPR
Revolving	\$100	9.99%	0.0274%	10.24%	0.0281%	13.24%	0.0363%	15.24%	0.0418%	15.49%	0.0424%	16.24%	0.0445%
Margin		4.99%		6.99%		9.99%		11.99%		12.24%		12.99%	

Rate is Variable. Floor Rate is 9.99% and Maximum Rate is 19.99%. Rates for the Personal Line of Credit are variable and change monthly based on the US Prime Rate + a margin.

Personal Line of Credit Payment Schedule: The first loan payment is due on 25th day of month following date of first loan advance, with subsequent payments due monthly on the 25th day of each month until outstanding balance is paid in full. The minimum monthly payment is the Total New Balance on your statement if less than \$10.00, OR the greater of \$10.00 or 3% of Total New Balance, PLUS any prior monthly payment amounts which remain unpaid. Personal Line of Credit advances may increase amount of monthly payment

Bike Loan													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 36 Months ¹	\$250	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%

Available on new purchases only. Total purchase price, including accessories, cannot exceed 120% of the retail price of the bicycle.

¹ Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

Published rates include discounts of 0.25% for ACH automatic payment & 0.25% for E-statements. See below for important information regarding discounts.

Immigration Loan					
Repayment Period	Min/Max Loan Amount	Credit Score Any			
		Interest Rate	APR***	DPR	
16 Months	\$1,200	0.00%	5.897%	0.0162%	
17 Months	\$1,250	0.00%	5.588%	0.0153%	

Requires \$50 origination fee paid at time of closing. This fee may be included in the amount financed (in which case the loan term will be 17 months). If not financed, the loan term will be 16 months. Provides \$1200 loan for immigration-related purposes: either: Naturalization (citizenship) Application fee of \$1170, with a check issued to Dept. of Homeland Security, plus \$30 additional deposited to prime share account for copying and other filing-related fees; OR Provides \$495 for Work Authorization/DACA application costs, with a check issued to Dept. of Homeland Security, plus \$705 additional deposited to prime share account for attorney fees or other filing expenses necessary to file a Work Authorization or DACA application. First payment is due 30 days from date of disbursement. No prepayment penalty.

Additional Important Information

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***The ANNUAL PERCENTAGE RATE (APR) shown includes the required \$50 origination fee paid at time of closing. This fee may be included in the amount financed (in which case the loan term will be 17 months). If not financed, the loan term will be 16 months. Provides \$1200 loan for immigration-related purposes to file one of the following Dept. of Homeland Security applications: (a) Form N-400 Naturalization (citizenship) Application fee, (b) Form I-765 Work Authorization Fee, or (c) DACA Renewal Fees (Form I-765 + Biometrics). We will issue a check directly to the Dept. of Homeland Security, with any remaining funds deposited to your Unitus account for attorney fees, postage, and other filing expenses necessary to complete your application. Government filing fees subject to change at any time. First payment is due 30 days from date of funds disbursement. No prepayment penalty. Proceeds must be used for the benefit of the member, spouse/domestic partner, child, or parent only.

The Daily Periodic Rate (DPR) shown is the interest rate factor used to calculate interest charges on a daily basis. The factor equals the annual percentage rate divided by 365.

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