



Consumer Accounts - Loan Rates and Fee Schedule

Effective December 01, 2022

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")
First Mortgage and Home Equity Loans		
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 \$0 and \$2,300 depending on the amount of the loan. Occupancy or other loan details may affect rate, terms, fees, etc.	6.25% - 10.25%
Flex Home Equity Line of Credit (Loan Amount up to \$100,000)	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 \$0 and \$2,300 depending on the amount of the loan.	7.75% - 8.25%
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 \$0 and \$2,300 depending on the amount of the loan.	10.25% - 12.25%
Home Equity Loan (Loan Amounts up to \$250,000)	Fixed monthly payments. Fixed APR home equity loans available in 5, 10, 15, and 20 year terms. APR will be based on your credit qualifications, length of loan, Loan to Value, and loan amount. Lowest APR on loans with less than 80% combined loan to value; maximum combined loan to value 95%. Other exclusions and/or restrictions may apply.	Call for current rates
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 1.00% 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 and Recreational Vehicles Loans

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.	5.78% - 20.31%
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.	6.44% - 20.97%
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% - 9.53%
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.	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 profile/tier, market area 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.	11.25% - 25.99%
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.	10.25% - 26.74%
Personal Loan	Fixed rate loan. APR is based on your credit qualifications and length of loan. Lowest rate assumes ACH/Autopay and eStatement enrollment. Approved APR will be 0.25% higher for each non-enrolled service.	10.24% - 22.24%
Priority Cash	Fixed rate loan. Credit amounts range from \$200-\$4,000 depending on relationship with OCCU. Maximum loan repayment term depends on loan type and amount. There is an origination fee of \$25 for an approved Priority Cash or Priority Cash Extended loan.	36.50% - 86.17% APR is based on 36% simple interest plus \$25 origination loan fee
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 11.99% - 22.99% Balance Transfer 11.99% - 22.99% Cash Advance 16.99% - 27.99%
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: 6.25% (December 2022)

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.



Account Fee Disclosure Summary Effective June 1, 2022

Consumer deposit accounts (currently offered account types)

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
Card fees		Garnishment/levy.....	Actual cost
ATM transaction service (withdrawals at non-CO-OP ATMs) ²	\$1	Online banking external transfer failed transfer.....	\$25
Expedited card delivery		Online banking external transfer improper verification.....	\$25
Domestic.....	\$30	Safe deposit box fees	
International (Int'l).....	\$45	2 X 5 annual rent (Downtown Branch only).....	\$30
<i>For a complete list of fees, terms and conditions, please refer to the OCCU cardholder agreement.</i>		3 X 5 annual rent.....	\$35
Extended Overdraft (EOD)		5 X 5 annual rent.....	\$45
Extended Overdraft (EOD NSF/EOD UNF/EOD HF) ³	\$9	3 X 10 annual rent.....	\$50
		5 X 10 annual rent.....	\$65
		10 X 10 annual rent.....	\$105

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 with each completed transaction by the ATM owner/operator if the ATM is not affiliated with OCCU or the CO-OP ATM networks.

³ Extended Overdraft (EOD NSF) occurs when payment of a withdrawal (all in person or electronic) or other transaction(s) brings the account to a negative available balance. EOD fees will be automatically refunded if the member has had no NSF activity over the past 12 calendar months. EOD fees will be refunded if the account is brought to a positive available balance before the end of the day processing on the day the NSF activity occurs. Available balance excludes the amount of recent deposits subject to hold and holds for pending debit card or other transactions. Refer to account agreement for further details

Consumer loan accounts (for a complete list of fees see OCCU loan agreement)

Loan fees		Home Equity Line of Credit fees	
Late payment ⁴	\$25	Home Equity late payment.....	5%
Credit Union Direct Lending (CUDL) late payment.....	5%	(5% of the minimum monthly payment due; \$15 minimum)	
(5% of minimum monthly payment due; no minimum)		Reconveyance.....	Actual Cost
Credit Union Direct Lending (CUDL) & direct loan non-qualification.....	\$250	Credit card fees	
(per service)		Balance transfer.....	Varies
Skip Pay/loan payment deferment (per month) ⁵	\$25	(\$10 or 3% of the amount of each transfer, whichever is greater)	Varies
Quick Line fees		Cash advance.....	
Late payment.....	\$25	(\$10 or 3% of the amount of each advance, whichever is greater)	
Personal Credit Line fees		Late payment.....	Up to \$25
Late payment.....	\$25	Returned payment.....	Up to \$25
Over limit.....	\$15		

⁴ If the loan has had no late payment fee activity in the past 12 calendar months, the late payment fee will be refunded after the end of the day processing is complete.

⁵ Skip Pay fee is waived if member has not previously skipped a payment within the last 12 calendar months.



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