



**Consumer Loan Rate Sheet**  
**Effective May 05, 2020**

New Auto Loans: Model Years 2018 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 <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR
Up to 36 Months <sup>1</sup>	\$500	3.24%	0.0089%	3.74%	0.0102%	4.99%	0.0137%	9.24%	0.0253%	14.49%	0.0397%	15.49%	0.0424%
37 - 60 Months	\$5,000	3.74%	0.0102%	4.24%	0.0116%	5.49%	0.0150%	9.74%	0.0267%	14.99%	0.0411%	15.99%	0.0438%
61 - 66 Months	\$6,000	3.99%	0.0109%	4.49%	0.0123%	5.74%	0.0157%	9.99%	0.0274%	15.24%	0.0418%	16.24%	0.0445%
67 - 75 Months	\$10,000	4.24%	0.0116%	4.74%	0.0130%	5.99%	0.0164%	10.24%	0.0281%	15.49%	0.0424%	16.49%	0.0452%
76 - 84 Months <sup>2</sup>	\$15,000	4.49%	0.0123%	4.99%	0.0137%	6.24%	0.0171%	10.49%	0.0287%	N/A		N/A	

2018 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 2017 - 2015													
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 <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR
Up to 36 Months <sup>1</sup>	\$500	3.49%	0.0096%	3.99%	0.0109%	5.24%	0.0144%	9.49%	0.0260%	14.74%	0.0404%	15.74%	0.0431%
37 - 60 Months	\$5,000	3.99%	0.0109%	4.49%	0.0123%	5.74%	0.0157%	9.99%	0.0274%	15.24%	0.0418%	16.24%	0.0445%
61 - 66 Months	\$6,000	4.24%	0.0116%	4.74%	0.0130%	5.99%	0.0164%	10.24%	0.0281%	15.49%	0.0424%	16.49%	0.0452%
67 - 75 Months	\$10,000	4.49%	0.0123%	4.99%	0.0137%	6.24%	0.0171%	10.49%	0.0287%	15.74%	0.0431%	16.74%	0.0459%
76 - 84 Months <sup>2</sup>	\$15,000	4.74%	0.0130%	5.24%	0.0144%	6.49%	0.0178%	10.74%	0.0294%	N/A		N/A	

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 2014 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 <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR	APR <sup>^</sup>	DPR
Up to 48 Months <sup>1</sup>	\$500	4.74%	0.0130%	5.24%	0.0144%	6.49%	0.0178%	10.74%	0.0294%	15.99%	0.0438%	16.99%	0.0465%
49 - 60 Months	\$5,000	5.24%	0.0144%	5.74%	0.0157%	6.99%	0.0192%	11.24%	0.0308%	16.49%	0.0452%	17.49%	0.0479%
61 - 66 Months	\$6,000	5.49%	0.0150%	5.99%	0.0164%	7.24%	0.0198%	11.49%	0.0315%	16.74%	0.0459%	17.74%	0.0486%
67 - 75 Months	\$10,000	5.74%	0.0157%	6.24%	0.0171%	7.49%	0.0205%	11.74%	0.0322%	16.99%	0.0465%	17.99%	0.0493%

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.

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.

<sup>1</sup>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)

<sup>2</sup>76 - 84 month repayment period requires a credit score of 610 or better for New and Used Auto Loans.

<sup>^</sup> 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.



**Consumer Loan Rate Sheet**  
**Effective May 05, 2020**

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 <sup>1</sup>	\$5,000	4.74%**	0.0130%	6.75%**	0.0185%	8.25%	0.0226%	10.25%	0.0281%	14.25%	0.0390%	15.25%	0.0418%
61 - 84 Months	\$15,000	5.74%**	0.0157%	7.25%**	0.0199%	8.75%	0.0240%	10.75%	0.0295%	14.75%	0.0404%	15.75%	0.0432%
85 - 144 Months	\$25,000	7.00%	0.0192%	7.50%	0.0205%	9.00%	0.0247%	11.00%	0.0301%	15.00%	0.0411%	16.00%	0.0438%
145 - 180 Months <sup>2</sup>	\$50,000	7.25%	0.0199%	7.75%	0.0212%	9.25%	0.0253%	11.25%	0.0308%	15.25%	0.0418%	16.25%	0.0445%

**Add 0.25% for model years 2017 to 2015 Add 1.00% for model years 2014 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 2018 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.  
 We do not finance boats over 26 feet in length or Class A motorhomes.

Rates above include a 0.50% discount for automatic payment from a Unitus checking account and electronic delivery of your monthly statement, or for being a Unitus Heritage member. If automatic payment from a Unitus checking account and electronic delivery of your monthly statement is not selected, increase quoted rate by 0.50%. If the automatic payment option and/or electronic delivery of your monthly statement is canceled during the life of the loan, the rate will subsequently increase by 0.50%.

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 <sup>1</sup>	\$500	4.74%**	0.0130%	6.50%**	0.0178%	8.00%	0.0219%	10.00%	0.0274%	14.00%	0.0384%	15.00%	0.0411%
61 - 72 Months <sup>3</sup>	\$10,000	5.74%**	0.0157%	6.75%**	0.0185%	8.25%	0.0226%	10.25%	0.0281%	14.25%	0.0390%	15.25%	0.0418%
73 - 84 Months <sup>3</sup>	\$15,000	5.74%**	0.0157%	7.00%**	0.0192%	8.50%	0.0233%	10.50%	0.0288%	14.50%	0.0397%	15.50%	0.0425%

**Add 0.25% for model years 2017 to 2015 Add 1.00% for model years 2014 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 2018 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.

Rates above include a 0.50% discount for automatic payment from a Unitus checking account and electronic delivery of your monthly statement, or for being a Unitus Heritage member. If automatic payment from a Unitus checking account and electronic delivery of your monthly statement is not selected, increase quoted rate by 0.50%. If the automatic payment option and/or electronic delivery of your monthly statement is canceled during the life of the loan, the rate will subsequently increase by 0.50%.

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 <sup>1</sup>	\$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	

<sup>1</sup> 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)  
<sup>2</sup> 180 month repayment period available only on model years 2018 or newer.  
<sup>3</sup> For repayment terms 61 mo or longer model years must be 2015 or newer.  
 \* 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.  
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Effective May 05, 2020

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 <sup>1</sup>	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%

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%
<b>Margin</b>		<b>4.99%</b>		<b>6.99%</b>		<b>9.99%</b>		<b>11.99%</b>		<b>12.24%</b>		<b>12.99%</b>	

Rate is Variable. Floor Rate is 9.99% and Maximum Rate is 19.99%. Rates changes quarterly and is based on the US Prime Rate + a Margin.

**Personal Line of Credit Payment Schedule:** The first loan payment is due on 25<sup>th</sup> day of month following date of first loan advance, with subsequent payments due monthly on the 25<sup>th</sup> 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 <sup>1</sup>	\$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.													

<sup>1</sup>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)

\* 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, and include a 0.50% discount for automatic payment from a Unitus checking account and electronic delivery of your monthly statement, or for being a Unitus Heritage member. If automatic payment from a Unitus checking account and electronic delivery of your monthly statement is not selected, increase quoted rate by 0.50%. If the automatic payment option and/or electronic delivery of your monthly statement is canceled during the life of the loan, the rate will subsequently increase by 0.50%. 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.

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