

Loan Rates

Effective: 04-01-2025

Rates are subject to change at any time. All rates shown are Annual Percentage Rates (APR), unless specified below. Interest rate is increased by 1% if a guarantor is required; tier/rate is determined by buyer not guarantor. We reserve the right to limit terms for any loan due to credit history, collateral condition, loan amount and rate environment.



Auto	New (2021 & Newer)						
	TIER	SCORE	36 MONTHS	60 MONTHS	72 MONTHS	84 MONTHS	Max LTV
A+	725+	5.28%	5.41%	5.53%	5.65%	120%	
A	690-724	5.28%	6.06%	6.18%	6.30%	120%	
B	650-689	5.28%	7.11%	7.23%	7.35%	120%	
C	600-649	5.28%	11.41% - 18.00%	11.53% - 18.00%	N/A	**	
D	<600	5.28%	12.41% - 18.00%	12.53% - 18.00%	N/A	**	

Used (2016 - 2020): add 0.50%; Older (2015 & Older): add 1.00%, max. term 60 months.
 **LTV will vary based on factors like credit history, debt-to-income ratio, loan term, and other items.

First-Time Auto	STANDARD APR*	
		12.11%
PROGRAM REQUIREMENTS		
Max. amount \$15,000, max. term 60 months, max. LTV 90%, max. Vehicle must have under 100,000 miles. No derogatory credit or previous auto trade line. See our website for full program qualifications.		
*APR = Annual Percentage Rate. Standard rate is the same for all qualifying credit scores.		

Recreational	RVs & Toys ¹				Electric Bikes ²		Motorcycles (<1000cc) ³		Motorcycles (>1000cc) ³		
	TIER	SCORE	72 MONTHS	120 MONTHS	144 MONTHS	Max. LTV	36 MONTHS	Max. LTV	60 MONTHS	Max. LTV	60 MONTHS
A+	725+	8.02%	8.27%	8.52%	100%	6.91%	80%	8.91%	80%	7.91%	100%
A	690-724	8.27%	8.52%	8.77%	95%	7.91%	80%	9.91%	80%	8.91%	100%
B	650-689	8.52%	8.77%	9.02%	85%	8.91%	80%	10.91%	80%	9.91%	100%
C	600-649	Not Available				9.91%	80%	11.91%	80%	10.91%	100%
D	<600	Not Available				10.91%	80%	12.91%	80%	11.91%	100%

¹Max. loan amount \$125,000.
²Bicycles and electric bikes. Max. term 36 months. Max. loan amount \$10,000. UCC will be filed.
³Max. loan amount \$100,000. Max. term 60 months.

HELOC	RESIDENCE	SCORE	STANDARD APR*	INTRO APR ¹	Max. LTV
	Owner Occupied	600+	8.00%	5.50%	80%
Non-Owner Occupied	600+	8.00%	5.50%	75%	

*APR = Annual Percentage Rate. HELOC rates are the same for all qualifying credit tiers. Closing costs apply. Appraisal may be required if LTV is over 75% of tax-assessed value. No condominium loans. Max loan \$100,000. Annual fee \$25. Min. monthly payment is the greater of 1% of the balance or \$125.
¹Intro Rate not available on existing Oregonians loans. Intro APR is a fixed rate available on the first 12 months the line of credit is open. After the Intro period, the rate will be the Standard Rate. Standard Rate is variable and subject to change based on Prime Rate as published in the Wall Street Journal + 0.50%. Standard Rate will never exceed 9.00%.

Home Improvement	TIER	SCORE	APR	Max. LTV
	A+	725+	8.290%	N/A
A	690-724	8.540%	N/A	
B	650-689	8.790%	N/A	
C	600-649	9.040%	N/A	
D	<600	Not Available		

Owner-occupied residences only. Min. residency 90 days. Loan proceeds are to be used strictly for home improvements. Max. loan amount \$35,000, max. term 120 months. Loan fee \$150. Title not required.

Fixed Equity	Home Equity Rates							Home Equity Balloon Rates		
	TIER	SCORE	Max LTV	84 MONTHS	120 MONTHS	144 MONTHS	180 MONTHS	36 MONTHS	60 MONTHS	84 MONTHS
A+	725+	80.00%	6.29%	6.54%	7.29%	7.54%	6.26%	6.28%	6.99%	
A	690-724	80.00%	6.54%	6.79%	7.54%	7.79%	6.51%	6.53%	7.24%	
B	650-689	80.00%	6.79%	7.04%	7.79%	8.04%	7.01%	7.03%	7.74%	
C	600-649	80.00%	7.04%	7.29%	8.04%	8.29%	7.26%	7.28%	7.99%	
D	<600	Not Available					7.76%	7.78%	8.49%	

Rates quoted are not Annual Percentage Rates (APR); the APR will be higher. Closing costs apply, which range from \$125 to \$2,500. Appraisal may be required if LTV is over 75% of tax-assessed value. No condominium loans. Max. loan \$250,000. Loan fee is .2%, \$150 minimum. For non-owner occupied properties: add 0.25% to the rate, max. CLTV 75%.

Other	Credit Card		Personal Loans & Lines ¹	Overdraft LOC ²	Share or CD Secured
	TIER	SCORE	APR*	APR	APR
A+	725+	9.90%	11.90%	14.90%	Dep-Rate + 2.50%
A	690-724	9.90%	12.35%	15.35%	Dep-Rate + 2.50%
B	650-689	9.90%	13.25%	16.25%	Dep-Rate + 2.50%
C	600-649	9.90%	14.25%	17.25%	Dep-Rate + 2.50%
D	<600	Not Available			

¹Annual fee of \$10.00 for Personal Line of Credit.
²Annual fee of \$12.00 for Overdraft Line of Credit. Transfer/advance fee from loan of \$2.00. Member cannot make advancements. Min. monthly payment is \$25 plus 10% of the balance, rounded up. Credit limits of \$250 to \$1,000.

