

## CREDIT CARDS

**Visa Credit Card** **9.90% APR**

Rate shown is Annual Percentage Rate. Rate subject to change with 45 day notice. Grace period of 25 days on new purchases.

## AUTO LOANS

**Model Years 2015 & Newer**

as low as **2.74% APR**

**Model Years 2009 to 2014**

as low as **3.24% APR**

**Model Years 2008 & Older**

as low as **3.74% APR**

APRs on auto loans range from 2.74% to 18.00%. Terms up to 84 months. Rate shown is Annual Percentage Rate. Rate determined by certain credit criteria, collateral and term of loan. Minimum amounts apply to qualify for longer terms and longer terms will increase rates. Payment example: If you borrow \$15,000 for 72 months at 3.39% APR, your monthly payment would be \$230.51.

### FIRST TIME AUTO BUYER

**New & Used**

**12.50% APR**

Max loan amount \$15,000. Max term 60 months. No derogatory credit. Under 100k miles. See our website for full program qualifications.

### RV/BOAT

**New & Used**

Up to 120 mos.

**3.75% - 9.50% APR**

Depending on Beacon Score, loan to value and length of contract. Higher loan to values and longer terms increase rate. Vehicles with 75,000 miles or more have a 1.00% APR higher rate. Minimum amounts apply to qualify for longer terms. Maximum APR is 13.50%.

## OTHER CONSUMER LOANS

Unsecured	Up to 36 mos.	9.90% - 12.25% APR
Unsecured line of credit	36 mos. base	9.90% - 12.25% APR
New consumer goods	Up to 36 mos.	6.99% - 12.00% APR

Shared secured	Up to 60 mos.	Share rate + 2.50% APR
Share certificate secured	Cert. term	Cert. rate + 2.00% APR

New consumer goods include furniture, appliances, audio and video equipment, personal watercraft, garden tractors, snowmobiles, 4-wheelers. Must be new merchandise unless titled. A UCC financing statement is filed at borrower cost.

## HOME EQUITY LOANS & LINES OF CREDIT

Home Equity Loan	Up to 120 mos.	4.00% - 8.00% APR
Home Equity Line of Credit		5.00% APR <sup>1</sup>
Home Improvement	Up to 120 mos.	6.50% - 9.75% APR
Overdraft LOC		13.90%- 16.00% APR <sup>2</sup>



<sup>1</sup> VARIABLE RATE. Rate based on prime rate +.50% APR as published in the Wall Street Journal (Western Edition) on the last business day of each month. \$25.00 annual fee. Closing costs vary. Consult your tax advisor for your deductibility status.

<sup>2</sup> Annual fee of \$12.00 first charged upon opening. Transfer/advance fee from loan of \$2.00. For OD only, may not take advances other than ODs. Minimum monthly payment is \$25; then 10% of balance, rounded up \$5. Limits of \$250 to \$1,000; cannot exceed limit.

Call **503.239.5336** or **800.982.2974** or visit **[www.OregoniansCU.com](http://www.OregoniansCU.com)** for terms, rates, fees and details.

Rates are subject to change at any time. All rates shown are Annual Percentage Rate. Interest rate is increased by 1.00% APR if guarantor is required. We reserve the right to limit terms for any loan due to credit history, collateral condition, loan amount and rate environment.