

LOAN RATES



Accurate as of 3/25/08

We offer loan rate discounts to members that utilize accounts such as checking, CDs, IRAs, money market and home equity loans. More discounts are available if you use Direct Deposit and our Free Bill Pay service. *The maximum discount is 1.00% (1.25% for Adv 55 accounts) off our already low rates. *To qualify for any discounts, an active checking account is required.

CREDIT CARDS

Visa Credit Card **9.90% APR**

The APR is a fixed rate. No annual fee. 25-day grace period.

AUTO LOANS

New and Used same low rates

6.25% - 11.15% APR

Depending on Beacon Score, loan to value and length of contract.
Higher loan to values and longer terms increase rate.

5.25% - 10.15% APR

With 1.00% Relationship Discount.
Ask a loan rep to calculate your discount.

Rate determined by certain credit criteria, collateral and term of loan. Vehicles with 75,000 miles or more have a 1.00% higher rate. Minimum amounts apply to qualify for longer terms. Maximum APR is 14.90%.

RV/BOAT

New and Used Up to 120 mos.

6.25% - 11.15% APR

Depending on Beacon Score, loan to value and length of contract.
Higher loan to values and longer terms increase rate.

5.25% - 10.15% APR

With 1.00 % Relationship Discount.
Ask a loan rep to calculate your discount.

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 14.90%.

OTHER CONSUMER LOANS

			With 1.00% Relationship Discount
Unsecured	Up to 36 mos.	11.25% - 13.99% APR	10.25% - 12.99% APR
Unsecured line of credit	36 mos. base	11.25% - 13.99% APR	10.25% - 12.99% APR
New consumer goods	Up to 36 mos.	7.90% - 12.90% APR	6.90% - 11.90% 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 AND LINES OF CREDIT

Discounts do not apply

No-fee home equity loan	Up to 120 mos.	6.90% - 10.15% APR
Home equity line of credit		4.75% APR ¹
Home Equity/ Improvement	Up to 120 mos.	Speak with a MSO
Overdraft LOC		13.90%- 16.00% APR ²

¹Rate of 4.75% is good until 12/31/08. Rate will then be variable monthly based on Prime. CAP is 10.00%. Minimum draw of \$2500.00 required to qualify for introductory rate. Offer not available on existing OFCU home equity line of credit loans. Non-introductory rate effective 12/31/08 is Prime +.50%, currently 5.75% 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.

²Annual 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.ofcu.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. Relationship discounts do not apply to Visa accounts and real estate loans unless otherwise noted. Some fees apply. Speak to a loan rep for details.

