

LOAN RATES



Accurate as of 7/7/10

*Relationship loan discounts do not currently apply.

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

3.50% - 8.99% APR

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

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 10.99%.



RV/BOAT

New and 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%.

ASK ABOUT OUR VARIABLE RATE OPTION.

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 AND LINES OF CREDIT

Discounts do not apply

No-fee home equity loan	Up to 120 mos.	4.99% - 8.75% APR
Home equity line of credit		3.75% APR ¹
Home Equity/ Improvement	Up to 120 mos.	Speak with a MSO
Overdraft LOC		13.90%- 16.00% APR ²



¹VARIABLE 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.

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.