

<b>DISCOUNT LIST FOR CONSUMER LOANS</b>	
Checking Account	.25%
Money Market Account	.25%
IRA	.25%
Certificate	.25%
<b>Bill Pay</b>	<b>.50%</b>
Direct Deposit or Payroll Deduction	.25%
<b>E*Statements</b>	<b>.50%</b>
Visa Credit Card	.25%
Home Loan	.25%
Home Equity	.25%
Membership 10 years or more	.25%
Family Members (for each immediate family member with active acct)	.25%
<b>Be Green—EPA Smart Way Auto</b>	<b>.25%</b>
<b>Be Green—EPA Smart Way Elite</b>	<b>.50%</b>
<b>RATE ADJUSTMENTS FOR CERTIFICATES</b>	
For any of the above services/accounts, except below:	<b>.10%</b>
<b>Bill Pay</b>	<b>.25%</b>

#### **Explanations**

- Maximum loan discount is 1.00% except 1.25% for Advantage 55 account owners.
- There is 1 discount granted for a listed service/account. Example: if have 2 checking accounts or more than 1 CD there is only 1 discount.
- Family member discount is for each active family member record. Example: father and brother each have membership accounts; discount is .50%. Family member for this purpose is parent, sibling and child. Active account—cannot be inactive by OFCU standards.
- Maximum rate bonus for CDs is .50% except .70% for Advantage 55 account owners.
- Family member bonus is based on family membership record, just as for loan discounts. Family member for this purpose is parent, sibling and child. Active account—cannot be inactive by OFCU standards.
- EPA Green Vehicle designations found at [www.epa.gov/greenvehicles](http://www.epa.gov/greenvehicles)