

## CONSUMER LOAN RATES & FEE SCHEDULE

Effective Date: November 13, 2018

Rates in effect as of the effective date listed above. Rates and terms offered are subject to change. Please contact us for complete details on interest rates and how your rate is determined.

FIXED RATE	REPAYMENT TERM <sup>1</sup>	APR <sup>2</sup>	member perks <sup>3</sup>
New Autos 2017-2019	Up to 84 Months	2.09 - 13.99%	1.84 - 13.74%
Used Autos 2008-2016	Up to 84 Months	2.19 - 14.99%	1.94 - 14.74%
Used Autos over 10 years and older	Up to 60 Months	3.29 - 16.49%	3.04 - 16.24%
Motorcycles & Scooters	Up to 84 Months	4.75 - 14.25%	4.50 - 14.00%
New Boats ( <i>future or current model year</i> )	Up to 180 Months	3.49 - 17.00%	3.24 - 16.75%
Used Boats	Up to 180 Months	3.76 - 17.50%	3.51 - 17.25%
New Recreation Vehicles ( <i>future, current or previous year model with 6,000 miles or less</i> )	Up to 180 Months	4.75 - 17.25%	4.50 - 17.00%
Used Recreation Vehicles	Up to 180 Months	5.75 - 17.75%	5.50 - 17.50%
Other Vehicles, including ATV, Jet Skis, Snowmobiles, etc. ( <i>all model years</i> )	Up to 84 Months	5.75 - 14.25%	5.50 - 14.00%
Consolidation Loan	Up to 66 Months	9.50 - 13.50%	9.25 - 13.25%
Personal Loan	Up to 48 Months	9.75 - 18.00%	9.50 - 17.75%
12/12/12 Holiday Loan <sup>7</sup>	Up to 12 Months	12.00 - 15.00%	N/A

  

VARIABLE RATE <sup>4</sup>	INDEX	MARGIN	APR <sup>2</sup>
Personal Line of Credit (PLOC)	5.25%	2.00 - 11.00%	10.50 - 17.50%
Share Secured <sup>5</sup>	0.12%	3.00%	3.12%
HELOCK <sup>6</sup> (Home Equity Line of Credit): <i>LTV up to 90%</i>	5.25%	0.24 - 9.24%	5.49 - 14.49%
RELOC (Rental Equity Line of Credit): <i>LTV up to 75%</i>	5.25%	2.24 - 2.94%	7.49 - 8.19%

  

HELOCK <sup>6</sup> - FIXED TERMS & RATES	AMORTIZATION TERMS	APR <sup>2</sup>
HELOCK <sup>6</sup> (Home Equity Line of Credit): <i>LTV up to 90%</i>	5, 7, 10 & 15 years available	5.00 - 14.50%

1 Length of term available is determined by the loan amount, the value of the collateral and the credit worthiness of the borrower(s). Some restrictions apply.

2 APR = Annual Percentage Rate. Tiered Rates, range of rates that are offered, based upon credit worthiness of the borrowers.

3 On your fourth product, take advantage of a .15% rate increase on Share Certificates or .25% decrease on fixed rate and term loans. Required products include: a savings account, a checking account, and one additional deposit or loan product.

4 Variable Rates features. The ANNUAL PERCENTAGE RATE (APR) is based on the value of an index, which is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published, the highest rate will be used. The APR can change on the first day of each month following the index change. To determine the APR that will apply to your account, we add a margin to the value of the index. The margin that will apply to your plan will be based on your credit worthiness and will be disclosed on your Disbursal Receipt. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The minimum APR that can apply to your loan account will be based on your credit worthiness and be disclosed on your Disbursal Receipt. Please contact us for details regarding how your margin and minimum APR are determined.

5 For loans secured by specific funds in a savings account, the Annual Percentage Rate (APR) is determined by the current dividend rate being paid on the share accounts offered as security plus 3.0%. The APR on your loan will adjust when the dividend rate on your share account pledged as security changes. An increase in the APR will result in more payments in the same amount.

6 HELOCK. You have the ability to convert portions of your Home Equity Line of Credit into a fixed rate balance.

7 12/12/12 Holiday Loan. To get the 12% rate an automatic payment from your Clackamas checking account is required, otherwise, the rate is 15% APR<sup>1</sup>. Additional requirements include: Proof of current income (paycheck stub from past 30 days), current state or government issued identification (driver license, ID, or U.S. Passport), current on all Clackamas accounts and loans, no late loan payments (30 days), no previous charge-offs, no bankruptcy or troubled debt restructure, 10 or less NSF's (non-sufficient funds), 12-month history of consumer membership. 12/12/12 Holiday Loan is available now through January 12th, 2019 or as determined by credit union management. If payments not received exactly as scheduled, your final payment will reflect that. One loan per member.