



Consumer Loan Rate Sheet
Effective January 1, 2019

New Auto Loans: Model Years 2017 and Newer

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 36 Months ¹	\$500	3.79%	0.0104%	4.29%	0.0118%	5.54%	0.0152%	9.79%	0.0268%	15.04%	0.0412%	16.04%	0.0439%
37 - 60 Months	\$5,000	4.29%	0.0118%	4.79%	0.0131%	6.04%	0.0165%	10.29%	0.0282%	15.54%	0.0426%	16.54%	0.0453%
61 - 66 Months	\$6,000	4.54%	0.0124%	5.04%	0.0138%	6.29%	0.0172%	10.54%	0.0289%	15.79%	0.0433%	16.79%	0.0460%
67 - 75 Months	\$10,000	4.79%	0.0131%	5.29%	0.0145%	6.54%	0.0179%	10.79%	0.0296%	16.04%	0.0439%	17.04%	0.0467%
76 - 84 Months ²	\$15,000	5.04%	0.0138%	5.54%	0.0152%	6.79%	0.0186%	11.04%	0.0302%	N/A		N/A	

2017 and newer hybrid vehicles qualify for an additional 0.25% rate reduction.

We may finance up to 100% Retail NADA or KBB unless the vehicle has over 100,000 miles in which case we may lend up to 100% of NADA or KBB for Tier 1 borrowers and up to 80% of NADA or KBB for Tier 2-6 borrowers. Maximum term for vehicles with over 100,000 miles is 66 months.

Used Auto Loans: Model Years 2016-2014

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 36 Months ¹	\$500	4.04%	0.0111%	4.54%	0.0124%	5.79%	0.0159%	10.04%	0.0275%	15.29%	0.0419%	16.29%	0.0446%
37 - 60 Months	\$5,000	4.54%	0.0124%	5.04%	0.0138%	6.29%	0.0172%	10.54%	0.0289%	15.79%	0.0433%	16.79%	0.0460%
61 - 66 Months	\$6,000	4.79%	0.0131%	5.29%	0.0145%	6.54%	0.0179%	10.79%	0.0296%	16.04%	0.0439%	17.04%	0.0467%
67 - 75 Months	\$10,000	5.04%	0.0138%	5.54%	0.0152%	6.79%	0.0186%	11.04%	0.0302%	16.29%	0.0446%	17.29%	0.0474%
76 - 84 Months ²	\$15,000	5.29%	0.0145%	5.79%	0.0159%	7.04%	0.0193%	11.29%	0.0309%	N/A		N/A	

We may finance up to 100% Retail NADA or KBB unless the vehicle has over 100,000 miles in which case we may lend up to 100% of NADA or KBB for Tier 1 borrowers and up to 80% of NADA or KBB for Tier 2-6 borrowers. Maximum term for vehicles with over 100,000 miles is 66 months.

Older Auto Loans: Model Years 2013 and Older

Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR	APR [^]	DPR
Up to 48 Months ¹	\$500	5.29%	0.0145%	5.79%	0.0159%	7.04%	0.0193%	11.29%	0.0309%	16.54%	0.0453%	17.54%	0.0481%
49 - 60 Months	\$5,000	5.79%	0.0159%	6.29%	0.0172%	7.54%	0.0207%	11.79%	0.0323%	17.04%	0.0467%	18.04%	0.0494%
61 - 66 Months	\$6,000	6.04%	0.0165%	6.54%	0.0179%	7.79%	0.0213%	12.04%	0.0330%	17.29%	0.0474%	18.29%	0.0501%
67 - 75 Months	\$10,000	6.29%	0.0172%	6.79%	0.0186%	8.04%	0.0220%	12.29%	0.0337%	17.54%	0.0481%	18.54%	0.0508%

On vehicles 2013 or older we may finance up to 100% of NADA or KBB for Tier 1-2 borrower and up to 80% of NADA or KBB Tiers 3-6 borrowers, unless the vehicle has over 100,000 miles in which case we may lend up to 100% of NADA or KBB for Tier 1 borrowers and up to 80% of NADA or KBB for Tier 2-6 borrowers. Maximum term for vehicles with over 100,000 miles is 66 months.

We will finance taxes, title fees, and dealer maintenance contracts. We do not finance on vehicles that have been reconstructed/salvaged or lemon law buybacks. Other restrictions apply.

¹Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

²76 - 84 month repayment period requires a credit score of 610 or better for New and Used Auto Loans.

[^] The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.

The Daily Periodic Rate (DPR) shown is the interest rate factor used to calculate interest charges on a daily basis. The factor equals the annual percentage rate divided by 365.



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Large Recreation Vehicles (Class B & C Motorhomes, Boats, Fifth Wheels, Large Travel Trailers (over 5K lbs dry weight), Campers, Horse Trailers)													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	\$5,000	4.74%**	0.0130%	6.75%**	0.0185%	8.25%	0.0226%	10.25%	0.0281%	14.25%	0.0390%	15.25%	0.0418%
61 - 84 Months	\$15,000	5.74%**	0.0157%	7.25%**	0.0199%	8.75%	0.0240%	10.75%	0.0295%	14.75%	0.0404%	15.75%	0.0432%
85 - 144 Months	\$25,000	7.00%	0.0192%	7.50%	0.0205%	9.00%	0.0247%	11.00%	0.0301%	15.00%	0.0411%	16.00%	0.0438%
145 - 180 Months ²	\$50,000	7.25%	0.0199%	7.75%	0.0212%	9.25%	0.0253%	11.25%	0.0308%	15.25%	0.0418%	16.25%	0.0445%

Add 0.25% for model years 2014 to 2016 Add 1.00% for model years 2013 or older. **An additional 0.50% rate reduction if LTV is ≤80% for model years 2017 and newer

We may finance up to 90% of MSRP or NADA Retail value for Tier 1 borrowers. For Tier 2-6 borrowers we may lend up to 70% of MSRP or NADA Retail value. We do not finance boats over 26 feet in length or Class A motorhomes.

Rates above include a 0.50% discount for automatic payment from a Unitus checking account and electronic delivery of your monthly statement, or for being a Unitus Heritage member. If automatic payment from a Unitus checking account and electronic delivery of your monthly statement is not selected, increase quoted rate by 0.50%. If the automatic payment option and/or electronic delivery of your monthly statement is canceled during the life of the loan, the rate will subsequently increase by 0.50%.

Small Recreation Vehicles (Motorcycles & Motorized Scooters, Personal Watercraft, ATV/Snowmobiles, Pop-Up/Tent Trailers, Small Travel Trailers (up to 5K lbs dry weight))													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	\$500	4.74%**	0.0130%	6.50%**	0.0178%	8.00%	0.0219%	10.00%	0.0274%	14.00%	0.0384%	15.00%	0.0411%
61 - 72 Months ³	\$10,000	5.74%**	0.0157%	6.75%**	0.0185%	8.25%	0.0226%	10.25%	0.0281%	14.25%	0.0390%	15.25%	0.0418%
73 - 84 Months ³	\$15,000	5.74%**	0.0157%	7.00%**	0.0192%	8.50%	0.0233%	10.50%	0.0288%	14.50%	0.0397%	15.50%	0.0425%

Add 0.25% for model years 2014 to 2016 Add 1.00% for model years 2013 or older **An additional 0.50% rate reduction if LTV is ≤80% for model years 2017 and newer

Rates above include a 0.50% discount for automatic payment from a Unitus checking account and electronic delivery of your monthly statement, or for being a Unitus Heritage member. If automatic payment from a Unitus checking account and electronic delivery of your monthly statement is not selected, increase quoted rate by 0.50%. If the automatic payment option and/or electronic delivery of your monthly statement is canceled during the life of the loan, the rate will subsequently increase by 0.50%.

We may finance up to 100% of MSRP or NADA Retail value for Tier 1 borrowers. For Tier 2-6 borrowers we may lend up to 80% of MSRP or NADA Retail value.

Savings Secured Loans													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 36 Months ¹	\$50	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%	5.50%	0.0151%
37 to 60 Months	\$50	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%	6.00%	0.0164%

Certificate Secured Loans													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Varies	\$50	3% over CD Rate		3% over CD Rate		3% over CD Rate		3% over CD Rate		3% over CD Rate		3% over CD Rate	

¹Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

²180 month repayment period available only on model years 2017 or newer.

³For repayment terms 61 mo or longer model years must be 2014 or newer

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Personal Loan													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 60 Months ¹	None	9.99%	0.0274%	10.49%	0.0287%	13.49%	0.0370%	14.49%	0.0397%	16.99%	0.0465%	17.99%	0.0493%

KWIK- Personal Line of Credit													
Repayment Period	Minimum Line Amount	Credit Score 720 +		Credit Score 680 to 719		Credit Score 650 to 679		Credit Score 620 to 649		Credit Score 619 or below			
		APR**	DPR	APR**	DPR	APR**	DPR	APR**	DPR	APR**	DPR		
Revolving	\$100	9.50%	0.0260%	9.50%	0.0260%	9.75%	0.0267%	10.25%	0.0281%	15.25%	0.0418%		
Margin		2.50%		3.00%		4.50%		5.00%		10.00%			

Rate is Variable. Floor Rate is 9.50% and Maximum Rate is 19%. Rates changes quarterly and is based on the US Prime Rate + a Margin.

KWIK-Personal Line of Credit Payment Schedule: The first loan payment is due on 25th day of month following date of first loan advance, with subsequent payments due monthly on the 25th day of each month until outstanding balance is paid in full. The minimum monthly payment is the Total New Balance on your statement if less than \$10.00, OR the greater of \$10.00 or 3% of Total New Balance, PLUS any prior monthly payment amounts which remain unpaid. KWIK-Personal Line of Credit advances may increase amount of monthly payment

Ultimate Payoff Loan													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 640					
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR				
Up to 18 Months	\$2,500	8.99%	0.0246%	8.99%	0.0246%	8.99%	0.0246%	8.99%	0.0246%				

Minimum loan amount is \$2500, maximum loan amount is \$5000 to be used for consolidation of existing debt only. A credit score of 640 or better is required

Bike Loan													
Repayment Period	Minimum Loan Amount	Credit Score 740 +		Credit Score 739 to 700		Credit Score 699 to 660		Credit Score 659 to 610		Credit Score 609 to 560		Credit Score 559 or below	
		APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR	APR*	DPR
Up to 36 Months ¹	\$250	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%	6.99%	0.0192%

Available on new purchases only. Total purchase price, including accessories, cannot exceed 120% of the retail price of the bicycle.

¹Maximum loan repayment period is 12 months per \$1,000 borrowed (For loans under \$1,000 maximum loan repayment period is 1 month per \$100 borrowed)

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