



**Equity Line Plus Rate Sheet**  
**Effective January 1, 2018**

<b>Equity Line Plus</b>				
<b>Principal and Interest Payment Product- 85% Combined Loan to Value (CLTV) or Less</b>				
<b>Credit Score</b>	<b>APR*</b>	<b>Margin</b>	<b>Floor Rate</b>	<b>Max Rate</b>
<b>740+</b>	<b>4.74%</b>	<b>0.24%</b>	<b>4.74%</b>	<b>18.00%</b>
<b>700 - 739</b>	<b>5.24%</b>	<b>0.74%</b>	<b>5.24%</b>	<b>18.00%</b>
<b>660 - 699</b>	<b>5.99%</b>	<b>1.49%</b>	<b>5.99%</b>	<b>18.00%</b>
<b>610 - 659</b>	<b>6.99%</b>	<b>2.49%</b>	<b>6.99%</b>	<b>18.00%</b>
<b>560 - 609</b>	<b>7.99%</b>	<b>3.49%</b>	<b>7.99%</b>	<b>18.00%</b>
<b>559 or below</b>	<b>10.49%</b>	<b>5.99%</b>	<b>10.49%</b>	<b>18.00%</b>
<b>Interest Only Payment Product- 85% Combined Loan to Value (CLTV) or Less</b>				
<b>Credit Score</b>	<b>APR*</b>	<b>Margin</b>	<b>Floor Rate</b>	<b>Max Rate</b>
<b>740+</b>	<b>5.24%</b>	<b>0.74%</b>	<b>5.24%</b>	<b>18.00%</b>
<b>700 - 739</b>	<b>5.74%</b>	<b>1.24%</b>	<b>5.74%</b>	<b>18.00%</b>
<b>660 - 699</b>	<b>6.49%</b>	<b>1.99%</b>	<b>6.49%</b>	<b>18.00%</b>
<b>610 - 659</b>	<b>7.49%</b>	<b>2.99%</b>	<b>7.49%</b>	<b>18.00%</b>
<b>560 - 609</b>	<b>8.49%</b>	<b>3.99%</b>	<b>8.49%</b>	<b>18.00%</b>
<b>559 or below</b>	<b>10.99%</b>	<b>6.49%</b>	<b>10.99%</b>	<b>18.00%</b>


\*APR= Annual Percentage Rate

Rates for the Equity Line Plus-Principal and Interest Payment and Interest Only Payment are variable and change quarterly based on the US Prime Rate + a margin. Min loan amount is \$10,000. Max loan amount is \$250,000. **Rates above are available for owner occupied, detached 1-4 family residential properties only.**

Unitus will pay third-party origination costs up to \$395, including title insurance, tax tracking, credit report, automated home valuation & recording fees, with exception of an appraisal, if one is required, and borrower will be responsible to pay any additional costs. There is a prepayment fee of \$395 if the Equity Line Plus account is closed within 36 months of origination.

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. All loans are subject to credit approval.

An annual fee of \$50 will be waived if you keep an average monthly balance of at least \$10,000 for the entire year. If you do not keep an an average monthly owing balance of \$10,000 you will pay a \$50 annual fee each year beginning on the second anniversary of the date the account was opened.





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**Effective January 1, 2018**

<b>Fixed Rate Segment for Equity Line Plus- 85% Combined Loan to Value (CLTV) or Less</b>			
	<b>84 Months</b>	<b>120 months</b>	<b>180 months</b>
<b>Credit Score</b>	<b>APR*</b>	<b>APR*</b>	<b>APR*</b>
<b>740+</b>	<b>6.24%</b>	<b>6.54%</b>	<b>7.04%</b>
<b>700 - 739</b>	<b>6.74%</b>	<b>7.04%</b>	<b>7.54%</b>
<b>660 - 699</b>	<b>7.49%</b>	<b>7.79%</b>	<b>8.29%</b>
<b>610 - 659</b>	<b>8.49%</b>	<b>8.79%</b>	<b>9.29%</b>
<b>560 - 609</b>	<b>9.49%</b>	<b>9.79%</b>	<b>10.29%</b>
<b>559 or below</b>	<b>11.99%</b>	<b>12.29%</b>	<b>12.79%</b>

\*APR= Annual Percentage Rate

Min segment amount is \$5,000. 1st segment set up fee is waived, the fee for each additional segment set up requested is \$50. If requested, fee to release a segment is \$50. Each Equity Line Plus may have up to 5 fixed segments at a time. To lock/unlock a segment please contact the Unitus Equity Department at 503-423-8303.

**Rates above are available for owner occupied, detached 1-4 family residential properties only, please contact the Unitus Equity Department for additional rates and terms.**

**Additional Terms & Conditions**

Rates are based on your credit history and credit qualifications. 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.

