

Equity Line Plus: Principal & Interest (P&I) Payment Option

Credit Score	ANNUAL PERCENTAGE RATE (APR) ¹	Margin	Floor Rate	Maximum Rate	Maximum Combined Loan-To Value (CLTV) ²
740+	7.25%	-0.25%	4.99%	18.00%	80%
700-739	7.75%	0.25%	4.99%	18.00%	80%
660-699	8.50%	1.00%	4.99%	18.00%	80%
610-659	9.50%	2.00%	4.99%	18.00%	80%
560-609	10.50%	3.00%	4.99%	18.00%	80%
559 or lower	13.00%	5.50%	4.99%	18.00%	80%

Equity Line Plus: Interest Only (IO) Payment Option

Credit Score	ANNUAL PERCENTAGE RATE (APR) ¹	Margin	Floor Rate	Maximum Rate	Maximum Combined Loan-To Value (CLTV) ²
740+	7.25%	-0.25%	4.99%	18.00%	80%
700-739	7.75%	0.25%	4.99%	18.00%	80%
660-699	8.50%	1.00%	4.99%	18.00%	80%
610-659	9.50%	2.00%	4.99%	18.00%	80%
560-609	10.50%	3.00%	4.99%	18.00%	80%
559 or lower	13.00%	5.50%	4.99%	18.00%	80%

Terms & Conditions

Rates are variable and change monthly based on the US Prime Rate plus a margin that is based on your credit history and qualifications.

All loans are subject to maximum combined loan-to-value (CLTV) and collateral requirements. The maximum loan amount and repayment period that we may finance varies depending on the value of your home, including any additional liens such as a first mortgage, your credit score, and other requirements. Not every borrower qualifies for the maximum CLTV or loan amount advertised. The property must be located in the United States, its territories, or the District of Columbia. Additional restrictions and/or requirements may apply for non-owner-occupied properties, investment properties, second/vacation homes, mobile homes, townhomes, condominiums, and manufactured homes. Contact the Residential Equity Loan Department at 503-423-8303 for details. We do not finance bare land or properties zoned for exclusive commercial or agricultural use.

Origination Costs: Unitus will pay third-party origination costs up to \$395, including title insurance, tax tracking, credit report, automated home valuation, and recording fees; with the *exception* of an appraisal, if one is required. You are responsible for paying all additional costs. There is a prepayment fee of \$395 if the Equity Line Plus account is closed within 36 months of origination.

Annual Fee: An annual fee of \$50 will be due beginning on the first anniversary of account origination. The annual fee will be waived if you maintained an average monthly balance of at least \$10,000 for the entire prior year.

Other important details: You must be a Unitus member in good standing or become a member before your loan will fund.

Minimum Credit Line: \$10,000; **Maximum:** \$250,000.

Equity Line Plus – Fixed Rate Segments²

Repayment Period	Minimum Segment Amount	ANNUAL PERCENTAGE RATE (APR) ¹					
		Credit Score					
		740+	700-739	660-699	610-659	560-609	559 or lower
60 Months	\$5,000	6.49%	7.14%	9.44%	10.94%	11.94%	14.44%
84 Months	\$5,000	6.99%	7.54%	9.84%	11.34%	12.34%	15.10%
120 Months	\$5,000	7.19%	7.84%	10.19%	11.69%	12.69%	15.24%
180 Months	\$5,000	7.49%	8.14%	10.85%	12.39%	13.39%	15.89%
240 Months	\$5,000	7.99%	8.54%	11.35%	12.89%	13.89%	16.39%

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Segment Information: After you establish an Equity Line Plus, you may wish to 'lock' some or all of your balance at a fixed interest rate with a Fixed Rate Segment. A 0.50% rate discount is available for fixed interest rate segments created from funds advanced and converted into a segment at funding of a new Equity Line Plus product. The minimum segment amount is \$5,000, and you may lock your first segment with no fee. Additional segments may be locked for \$50 each, and you may have up to five (5) total segments at one time. The fee to release a segment lock is \$50 each. To lock or unlock a segment, please contact the Residential Equity Loan Department at 503-423-8303.

Payment example: A \$30,000 segment with a term of 60 months at 6.49% requires monthly payments of \$587.05.

¹ The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. 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.

² Rates above are available for owner-occupied, detached, single-family residential properties only, up to 80% CLTV. Rates higher for any other occupancy/property type.