

RATE AND FEE SCHEDULE



Loan Rate Schedule

Effective Date: January 3, 2022	ANNUAL PERCENTAGE RATE**	MONTHS	PERIODIC RATE RANGE
New Auto			
	2.99% - 15.24%	*Up to 60 months	0.008192% to 0.041753%
	2.99% - 15.49%	*61 to 72 months	0.008192% to 0.042438%
	3.49% - 15.74%	*73 to 84 months	0.009562% to 0.043123%
Used Auto			
	2.99% - 15.74%	*Up to 60 months	0.008192% to 0.043123%
	3.24% - 15.99%	*Up to 72 months	0.008877% to 0.043808%
	3.74% - 16.24%	*73 to 84 months	0.010247% to 0.044493%
New Recreational Vehicles (RVs)			
Motor Homes, Boats, Travel Trailers, Horse Trailers, Utility Trailers:			
	4.74% - 16.75%	*Up to 84 months	0.012986% to 0.045890%
	4.74% - 17.00%	*85 to 120 months	0.012986% to 0.046575%
	5.24% - 17.25%	*121 to 180 months	0.014356% to 0.047260%
Used Recreational Vehicles (RVs)			
Motor Homes, Boats, Travel Trailers, Horse Trailers, Utility Trailers:			
	4.99% - 17.00%	*Up to 84 months	0.013671% to 0.046575%
	5.24% - 17.25%	*85 to 120 months	0.014356% to 0.047260%
	5.74% - 17.50%	*121 to 180 months	0.015726% to 0.047945%
New Sports Craft			
Motorcycles, Personal Water Craft (Jet-Skis, Ski-Doos), Snow Mobiles, ATVs:			
	4.99% - 17.00%	Up to 84 months	0.013671% to 0.046575%
Used Sports Craft			
Motorcycles, Personal Water Craft (Jet-Skis, Ski-Doos), Snow Mobiles, ATVs:			
	5.24% - 17.25%	Up to 84 months	0.014356% to 0.047260%
Personal Loan			
	8.25% - 18.00 %	Up to 60 months	0.022603% to 0.049315%
Emergency Loan			
	6.75%	Up to 24 months	0.018493%
Note:			
<ul style="list-style-type: none"> • Approved APR will be 0.25% higher than the above APRs if you do not have autopay. • Approved APR will be 0.25% higher than the above APRs if you do not receive your monthly statement via eStatements. 			
Personal Line of Credit			
	8.25% - 18.25%	0.022603% - 0.050000%	5.00% - 15.00%
Visa Platinum Secured			
	15.25%	0.041781%	12.00%



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	ANNUAL PERCENTAGE RATE**	PERIODIC RATE RANGE	MARGIN RANGE
Visa Platinum Low Rate	6.74% - 18.25%	0.018466% - 0.050000%	3.49% - 15.00%
Visa Signature Rewards	10.74% - 19.25%	0.029425% - 0.052740%	7.49% - 16.00%
Savings Secured	5.00%***	5.00%***	
Certificate Secured	See Below****	See Below****	
Courtesy Loan	10.00%	0.027397%	
Emergency Loan	See Below*****	See Below*****	

*Available term on Consumer Loans is based on amount borrowed.

** The Annual Percentage Rate shown is a range of rates that may apply based upon your credit qualifications and other pricing factors. The Periodic Rate and ANNUAL PERCENTAGE RATE (for fixed rate loans), or the margin added to the index to determine the ANNUAL PERCENTAGE RATE (for variable rate loans), that will apply to your account may be based on a number of criteria, including your employment and residential status, current debt ratio, and your past credit experience.

*** For savings secured loans and Goal Saver, the ANNUAL PERCENTAGE RATE is fixed. Your ANNUAL PERCENTAGE RATE will be disclosed on the Funds Advance Voucher provided at the time your loan account is open.

****For Certificate secured loans, your ANNUAL PERCENTAGE RATE is variable based on the interest paid on the certificate account, plus 3.00 percentage points. Your ANNUAL PERCENTAGE RATE will be disclosed on the Funds Advance Voucher provided at the time your loan account is open.

*****For Emergency loans, your ANNUAL PERCENTAGE RATE is fixed at 0% with CWCU checking account, 3.0% without a CWCU checking account. Must have become a CWCU member on or before March 3/15/2020. Rates may change.

Central Willamette Credit Union may offer other rates at any time.

For Real Estate Loan rates, call (541) 918-7424 or (800) 950-4536 toll free.

A default Annual Percentage Rate of 24.00% will be applied to all revolving loans (Personal Line of Credit) that become 60 days past due. This default rate remains in effect until the loan has a positive repayment history for 180 days with no delinquency greater than 10 days. The Credit Union may offer other rates in the future.

Membership requirements apply.

Consumer Loan Fee Schedule

Personal Line of Credit	\$20.00 annually
Late Payment Fee	
Consumer Loan	\$25.00
Indirect Loan	5% of the late payment amount
Modification/Repricing Fee	\$75.00 each
Authorization to transport collateral out of the United States	\$25.00
Skip Payment Fee Consumer Loan	\$30.00 each
Returned Payment Fee	\$25.00 each
Payment/Deposit by Phone	\$10.00 each
Foreign Transaction Fee	1% of transaction (made in/merchants located in foreign country)
Cash Advance Fee	2% of transaction with a minimum of \$10
Document Copy Fee	\$2.50
Expedited Title Fee	\$15.00
Plate Pickup Fee	\$25.00
Expedited Title Transfer Fee	\$45.00



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