

# RATE AND FEE SCHEDULE



## Loan Rate Schedule

Effective Date: March 7, 2024	ANNUAL PERCENTAGE RATE**	MONTHS	PERIODIC RATE RANGE
<b>New Auto</b>			
	6.49% - 19.24%	*Up to 60 months	0.017781% to 0.052712%
	6.74% - 19.24%	*61 to 72 months	0.018466% to 0.052712%
	6.99% - 19.74%	*73 to 84 months	0.019151% to 0.054082%
	9.49% - 11.74%	*85 to 96 months	0.026000% to 0.032164%
<b>Used Auto</b>			
	6.74% - 19.49%	*Up to 60 months	0.018466% to 0.053397%
	6.99% - 19.74%	*Up to 72 months	0.019151% to 0.052712%
	7.24% - 19.99%	*73 to 84 months	0.019836% to 0.054767%
	10.49% - 10.99%	*85 to 96 months	0.028740% to 0.030110%
<b>New Recreational Vehicles (RVs)</b>			
<b>Motor Homes, Boats, Travel Trailers, Horse Trailers, Utility Trailers:</b>			
	8.99% - 20.24%	*Up to 84 months	0.024630% to 0.055452%
	9.24% - 20.49%	*85 to 120 months	0.025315% to 0.056137%
	9.74% - 20.99%	*121 to 180 months	0.026685% to 0.057507%
<b>Used Recreational Vehicles (RVs)</b>			
<b>Motor Homes, Boats, Travel Trailers, Horse Trailers, Utility Trailers:</b>			
	9.49% - 20.74%	*Up to 84 months	0.026000% to 0.056822%
	9.74% - 20.99%	*85 to 120 months	0.026685% to 0.057507%
	10.24% - 21.49%	*121 to 180 months	0.028055% to 0.058877%
<b>New Sports Craft</b>			
<b>Motorcycles, Personal Water Craft (Jet-Skis, Ski-Doos), Snow Mobiles, ATVs:</b>			
	8.99% - 24.00%	*Up to 60 months	0.024630% to 0.065753%
	9.24% - 24.00%	*61 to 72 months	0.025315% to 0.065753%
	9.49% - 24.00%	*73 to 84 months	0.026000% to 0.065753%
<b>Used Sports Craft</b>			
<b>Motorcycles, Personal Water Craft (Jet-Skis, Ski-Doos), Snow Mobiles, ATVs:</b>			
	9.49% - 24.00%	*Up to 60 months	0.026000% to 0.065753%
	9.74% - 24.00%	*61 to 72 months	0.026685% to 0.065753%
	9.99% - 24.00%	*73 to 84 months	0.027370% to 0.065753%
<b>Personal Loan</b>			
	13.50% - 22.25%	Up to 60 months	0.036986% to 0.060959%
	14.50% - 22.25%	61 to 72 months	0.039726% to 0.060959%

### Note:

- 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.



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Personal Line of Credit			
	13.50% - 23.50%	0.036986% – 0.064384%	5.00% - 15.00%
Visa Platinum Secured			
	20.50%	0.056164%	12.00%
	ANNUAL PERCENTAGE RATE**	PERIODIC RATE RANGE	MARGIN RANGE
Visa Platinum Low Rate			
	11.99% - 23.50%	0.032849% – 0.064384%	3.49% - 15.00%
Visa Signature Rewards			
	15.99% - 24.50%	0.043808% – 0.067123%	7.49% - 16.00%
Savings Secured/Credit Builder			
	5.00%***	5.00%***	
Certificate Secured			
	See Below****	See Below****	
Courtesy Loan			
	10.00%	0.027397%	
Community Partnership Unsecured Loan			
	16.00%	0.043836%	
Emergency Loan			
	6.75%	Up to 24 months	0.018493%

\*Available term on Consumer Loans is based on amount borrowed and credit qualifications.

\*\* 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 Credit Builder, 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.

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
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
Foreign Transaction Fee	1% of transaction (made in/merchants located in foreign country)
Cash Advance Fee	2% of transaction with a minimum of \$10



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Document Copy Fee	\$2.50
Expedited Title Fee	\$15.00



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