

TURN YOUR TO DO INTO YOUR SO DONE.

GET A HOME EQUITY LINE OF CREDIT
AS LOW AS

3.99%
APR*

When it's time to knock a few things off your to do list, a HELOC can be a smart way to go – especially at 3.99%*. Home improvement projects, college tuition and even new purchases can be taken care of with the flexibility of your HELOC. There's no application fee, so applying and finding out just how much equity you have available won't cost a thing. Learn more at OregonCommunityCU.org/LowRates.



NICE. REMARKABLY NICE.™

541.687.2347 • 800.365.1111

*Home equity lines of credit are variable rate loans based on the Prime Rate (as published in the Wall Street Journal) plus/minus a margin. As of 10/01/2009 the range of Annual Percentage Rates (APR) is 3.99% - 7.75%. APR, Loan-to-Value (LTV) Ratio, and maximum loan amount will be based on your credit qualifications. Minimum \$5,000 line of credit. \$75 annual fee. Minimum APR is 3.99%. Maximum APR is 18.00%. Estimated closing costs may be \$250 to \$2,300 depending on amount of loan. Prepayment penalties may be assessed if credit line is paid off and/or closed within 12 months of opening. Other terms and conditions may apply. Not valid with any other discount or offer. Membership requirements apply.

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