

# TURN YOUR TO DO LIST INTO SO DONE.

GET A HOME EQUITY LINE OF CREDIT  
AND GET THINGS DONE.

RATES AS  
LOW AS **3.99%**  
APR\*

**Everyone's to do list could use a little funding.** Whether you hope to cross off home improvement projects, pay tuition, consolidate bills or even take a nice little vacation, a HELOC might be just the way to go. There's no application fee and finding out just how much equity you have available to you won't cost a thing. Learn more at [OregonCommunityCU.org/LowRates](http://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 04/19/2010 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, loan program and length of loan. Minimum \$5,000 line of credit. \$100 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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