

# THE HELOC: A WISH LIST'S BEST FRIEND.

TAKE CARE OF WHAT'S NEXT IN LIFE  
WITH A HOME EQUITY LINE OF CREDIT.

RATES AS  
LOW AS

**3.99%**  
APR\*

You can use a HELOC to pay for just about anything, from the "must haves" to the "totally wants" in life. Home improvements, dream vacations, even braces – it's up to you. 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](http://OregonCommunityCU.org).



What's next for you?

AUTO LOAN


MORTGAGE

REFINANCING

COLLEGE

RETIREMENT

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\*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 04/01/2011 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. Other terms and conditions may apply. Not valid with any other discount or offer. Membership requirements apply.

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