

A RATE LOW ENOUGH TO TURN A “NOT NOW” INTO A BIG WOW.

RATES AS
LOW AS

1.99%

APR*

Home Equity Line of Credit

A rate this low lets you think big and do things you didn't think you could. Our 1.99%* introductory rate for 12 months means you can get a brand new kitchen, build a backyard deck or even add on a second story. For a limited time, our ultra low HELOC rate can help make it all happen. So find out more. There's no application fee and finding out how much equity you have available won't cost you a thing. Learn more now at **OregonCommunityCU.org**.



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*Home equity lines of credit (HELOCs) are variable rate loans based on the Prime Rate (as published in the Wall Street Journal) plus/minus a margin. For new HELOCs originating on or after 08/01/2011, a fixed introductory rate of 1.99% Annual Percentage Rate (APR) is available on HELOCs of up to \$100,000 for 12 months or a fixed introductory rate of 2.99% APR is available on HELOCs of up to \$100,000 for 24 months. After the introductory rate period, the rate becomes variable based on the Prime Rate plus/minus a margin. As of 08/05/2011 the standard range of Annual Percentage Rates (APR) is 3.99% - 7.75%. APR, Loan-to-Value (LTV) 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. Credit qualifications and membership requirements apply. Other terms and conditions may apply. Offer subject to change at any time. Not valid with any other discount or offer.© 2011 Oregon Community Credit UnionFederally Insured by NCUA