



**OREGON  
COMMUNITY  
CREDIT UNION**

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

**RATES AS  
LOW AS**

**1.99%** APR\* 12-month introductory period  
**3.99%** APR\* After 12-month introductory period

Home Equity Line of Credit rates this low let you think big and get things done. Our 1.99%\* introductory rate for 12 months means you can get a sparkly new kitchen, build a deck or even add on a second story. Available for a limited time, our current ultra low HELOC rates can help make it all happen. So, apply online or at a branch and find out how much equity you have available and start thinking big today. Nice. Remarkably nice.®

**OregonCommunityCU.org** | **AUTO LOAN MORTGAGE REFINANCING COLLEGE RETIREMENT**  
541.687.2347 • 800.365.1111  

\*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 02/01/2012, 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 02/01/2012 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.

 Federally Insured by NCUA

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