



OREGON  
COMMUNITY  
CREDIT UNION

# GET THE LOAN. FORGET THE CLOSING COSTS.

**Grab our No Closing Costs Mortgage or Refinance offer before it's gone.** Rates are low, and it's already a good time to buy a home. But we just sweetened the deal even more. Right now at Oregon Community, we are offering a No Closing Costs Mortgage – and we'll even refund your appraisal fee after your mortgage funds. It's a great offer but it won't be here long. So start today at [OregonCommunityCU.org](http://OregonCommunityCU.org) or visit a branch near you. **NICE. REMARKABLY NICE.®**

[OregonCommunityCU.org](http://OregonCommunityCU.org) | **AUTO LOAN** **MORTGAGE** **REFINANCING** **COLLEGE** **RETIREMENT**

541.681.6812 • 800.365.1111



Oregon Community Credit Union offers a No Closing Cost loan program for qualifying mortgage and refinance transactions on conforming loans financed through Oregon Community Credit Union. Closing costs to be paid by Oregon Community Credit Union include: loan origination fee, processing fee, credit report fee, tax service fee, flood certification fee, escrow fee, title insurance fees and recording fee. The appraisal fee is to be paid upfront by the applicant and will be refunded within seven (7) days after loan funds are disbursed and transaction is recorded. No portion of the appraisal fee or re-inspection fee will be refunded if the service is rendered and the loan is canceled or declined. Charges that will not be credited by Oregon Community Credit Union include: HOA certification fee, survey fee (if required), prepaid interest, escrow deposits, any outstanding property tax balance and any charge generated by the current holder of the note. Credit qualifications and membership requirements apply. Other exclusions and/or restrictions and additional terms and conditions may apply. Offer subject to end at any time, without notice.



Federally Insured by NCUA

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