Consumer Accounts - Loan Rates and Fee Schedule Effective November 19, 2026

This Schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this Schedule does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply.

Product	Description	Annual Percentage Rate ("APR")
First Mortgage and Home Equity Loans		
Conventional First Mortgages	Fixed and adjustable APR mortgages available. Standard Fees apply.	**Call for current rates**
Home Equity Line of Credit (Loan amount up to $500,000)	Home Equity Line of Credit with up to 95% combined Loan to Value. Access your line of credit at any time during the 15-year draw period, any balance remaining after the draw period converts to a 15-year repayment period. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 3.99%, maximum APR 18%. Estimated closing cost between $0 and $2,300 depending on the amount of the loan.	**Call for current rates**
Home Equity Loan (Loan Amounts up to $250,000)	Fixed monthly payments. Fixed APR home equity loans. APR will be based on your credit qualifications, length of loan, Loan to Value, and loan amount. Lowest APR on loans with less than 80% combined loan to value; maximum combined loan to value 95%. Other exclusions and/or restrictions may apply.	**Call for current rates**
Optional Fixed Rate Portion	Elect the option to fix the rate on a portion of your balance on any of our Home Equity Lines of Credit. Members can elect to convert up to five portions at a time to a fixed rate and term. Rate is determined by the current Prime (published in the Wall Street Journal) plus/minus margin, and then adding between 0.00% to 1.00% based on the term of the fixed portion election.	**Call for current rates**
Education Optional Fixed Rate Portion	A low-interest alternative to private student loans. Fix a portion of your Home Equity Line of Credit at 0.50% below the fixed rate Home Equity Line of Credit fixed rate APR currently in effect (based on the approved rate tier and LTV of your Home Equity Line of Credit) at the time you request this option. Selection of this option would count as one of the stated number of fixed rate portions you may have on your loan at any one time. No additional fees or costs are associated with this option.	**Call for current rates**
Auto Purchase or Refinance Optional Fixed Rate Portion	Fix a portion of your Home Equity Line of Credit to purchase or refinance your automobile. Your APR will be based on your credit qualification, Loan to Value, length of loan (Term) and loan amount. Other exclusions and/or restrictions may apply. Selection of this option would count as one of the stated number of fixed rate portions you may have on your loan at any one time	**Call for current rates**
Vehicle and Recreational Vehicles Loans		
Vehicle Loan	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Lowest APR on vehicles less than 75% Loan to Value. Other exclusions and/or restrictions may apply.	**6.29% - 29.98%**
RV Loans	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Lowest APR on recreational vehicles less than 65% Loan to Value. Other exclusions and/or restrictions may apply.	**6.64% - 20.97%**
Motorcycles, ATVs, Snowmobiles and Personal Watercrafts	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	**10.50% - 15.46%**
Boat Loans	Purchase or refinance. Fixed APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.	**11.50% - 16.46%**
• Approved APR will be 0.25% higher than the above APRs if you do not have autopay from your Oregon Community CU checking account or ACH payment from another financial institution. • Approved APR will be 0.25% higher than the above APRs if you do not receive your monthly statement via eStatements. • Year of collateral, Loan to Value, Loan Length (Term) credit profile/tier, market area and loan amount may affect final APR.		
Other Loans		
Personal Credit Line (Credit Lines up to $50,000)	Variable APR based on the Prime Rate (published in the Wall Street Journal), plus a margin. Minimum APR is 9.00%. APR is based on your credit qualifications.	**12% - 26.49%**
Optional Fixed Rate Portion	Elect the option to fix the rate on a portion of your balance on any of our Personal Credit Line. Members can elect to convert up to five portions at a time to a fixed rate and term. Rate is determined by the current Prime (published in the Wall Street Journal) plus/minus margin, and then adding between 0.00% to 0.75% based on the term of the fixed portion election.	**12% - 27.24%**
Personal Loan	Fixed rate loan. APR is based on your credit qualifications and length of loan. Lowest rate assumes ACH/Autopay and eStatement enrollment. Approved APR will be 0.25% higher for each non-enrolled service.	**12.49% - 24.49%**
Priority Cash	Fixed rate loan. Credit amounts range from $200-$4,000 depending on relationship with OCCU. Maximum loan repayment term depends on loan type and amount. There is an origination fee of $25 for an approved Priority Cash or Priority Cash Extended loan.	**36.50% - 86.17% APR is based on 36% simple interest plus $25 origination loan fee**
Credit Card (Credit Lines up to $50,000)	Variable APR based on the Prime Rate (published in the Wall Street Journal), plus a margin. APR is based on your credit qualifications. Introductory rates may apply. See account disclosure for details	**Purchase 12.74% - 23.74% Balance Transfer 12.74% - 23.74% Cash Advance 17.74% - 28.74%**
Certificate-Secured	Variable APR. Maximum loan repayment schedule is the certificate term.	**2% above Certificate Account Rate (not Annual Percentage Yield)**
Share-Secured Loans	Variable APR. Maximum loan repayment schedule is 72 months.	**2% above Share Account Rate (not Annual Percentage Yield)**

Prime Rate: 7% (October 2026)

All APRs listed above exclude any fees or finance charges that may apply and increase the actual APR at closing. Please call the Credit Union for the applicability of any fees, points or finance charges.

Unsolicited Emails and Telephone Calls

Oregon Community Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone and email regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit Card PIN numbers, or Internet Banking passwords. Additionally, while we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any questions or concerns about any suspicious communication from Oregon Community Credit Union, rather than provide any information, please do not hesitate to contact us by calling one of our regular telephone numbers noted at the bottom of this page

EQUAL HOUSING OPPORTUNITY

The rates and fees appearing in this schedule are accurate and effective for Loan Services as of the Effective Date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 800.365.1111. You may also access this information on our website at MyOCCU.org. Federally insured by NCUA.

Account Fee Disclosure Summary
Effective April 22, 2026

Consumer deposit accounts (currently offered account types)

Membership

Par value of membership share (minimum deposit requirement)…….	$5

Savings and checking account fees

Inactivity (per month)[1]……	$7

Card fees

ATM transaction service (withdrawals at non-CO-OP ATMs)[2] ……	$1
Expedited card delivery	
Domestic……	$30
International (Int'l)……	$45

For a complete list of fees, terms and conditions, please refer to the OCCU cardholder agreement.

Extended overdraft

Extended overdraft (EOD) [3]	$9

Miscellaneous fees

Collection (domestic/international) items	Actual cost
Fed Ex request	Actual cost
Garnishment/levy	Actual cost
Online banking external transfer failed transfer	$25
Online banking external transfer improper verification	$25

Safe deposit box fees

2 X 5 annual rent (Downtown Branch only)	$30
3 X 5 annual rent	$35
5 X 5 annual rent	$45
3 X 10 annual rent	$50
5 X 10 annual rent	$65
10 X 10 annual rent	$105
Lost keys and/or box drilling	Actual cost

[1] Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

[2] ATM surcharge fee may be charged with each completed transaction by the ATM owner/operator if the ATM is not affiliated with OCCU or the CO-OP ATM networks.

[3] Extended overdraft (EOD) occurs when payment of a withdrawal (in person or electronic) or other transaction(s) brings the account to a negative available balance. EOD fees will be automatically refunded if the member has had no insufficient funds activity over the past 12 calendar months. EOD fees will be refunded if the account is brought to a positive available balance before the end of day processing on the day the insufficient funds activity occurs. Available balance excludes the amount of recent deposits subject to hold and holds for pending debit card or other transactions. Refer to account agreement for further details. Members under the age of 18 are not eligible for overdraft protection or EOD.

Consumer loan accounts (for a complete list of fees see OCCU loan agreement)

Loan fees

Late payment[4] ……	$25
Credit Union Direct Lending (CUDL) late payment…… (5% of outstanding monthly payment due; no minimum)	5%
Credit Union Direct Lending (CUDL) & direct loan non-qualification… (per service)	$250
Skip-A-Pay/loan payment deferment (per month) ……	$9
Returned payment……	$4.95

Home Equity Line of Credit and Loan fees

Home Equity late payment…… (5% of the minimum monthly payment due; $15 min for HELOCs)	5%
Reconveyance	Actual Cost
Returned payment	$4.95

Personal Credit Line fees

Late Payment	$25
Returned payment	$4.95

Credit card fees

Balance transfer ($10 or 3% of the amount of each transfer, whichever is greater)	Varies
Cash advance ($10 or 3% of the amount of each advance, whichever is greater)	Varies
Late payment	Up to $25
Returned payment	Up to $25

[4] If the loan has had no late payment fee activity in the past 12 calendar months, the late payment fee will be refunded after the end of the day processing is complete.

NCUA
Federally Insured by NCUA

The rates and fees appearing in this schedule are accurate and effective for all Accounts as of the effective date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call OCCU at 800.365.1111. You may also access this information on our website at MyOCCU.org.

EQUAL HOUSING OPPORTUNITY