

**OFFICIAL TERMS AND CONDITIONS
NEWBERG BRANCH GRAND OPENING PROMOTIONAL OFFERS**

**ONPOINT COMMUNITY CREDIT UNION
PO BOX 3750
PORTLAND, OR 97208-3750**

1. **Consumer bonus:** To qualify, individuals must open a new membership with a personal checking account and receive a direct deposit of at least \$500 to that account within 60 days of the open date. A bonus of \$200 will be credited to their checking account approximately 60 days after the new account is opened. Accounts must be open and in good standing at the time of payout to receive a bonus. Fees may reduce earnings. Bonus will be included on a 1099-INT for tax purposes. Cannot be combined with other offers for opening a new membership, such as OnPoint Savers or Refer a Friend. Offer only available at OnPoint Community Credit Union's Newberg Branch location. Offer valid through 1/31/24 and subject to change. The Newberg Branch Grand Opening consumer bonus is not available to existing members. **Business bonus:** To qualify, a new membership must be opened with a business checking account and receive \$500 in deposits to that account within 60 days of the open date. A bonus of \$200 will be credited to their business checking account approximately 60 days after the new account is opened. Accounts must be open and in good standing at the time of payout to receive a bonus. Bonus will be included on a 1099-INT for tax purposes. Cannot be combined with other offers for opening a new membership, such as OnPoint Savers or Refer a Friend. Offer only available at OnPoint's Newberg Branch. Offer valid through 1/31/24 and subject to change. The Newberg Branch Grand Opening business bonus is not available to existing members.
2. To qualify, individuals must apply for a credit card within the promotional period (10/27/23-1/31/24). Applicants who apply for the card and are approved by 2/29/24 will be credited a bonus of \$50 to their savings account on or around 4/1/24. Bonus will be included on a 1099-INT for tax purposes. Offer only available at OnPoint Community Credit Union's Newberg Branch and subject to change.
3. OnPoint Community Credit Union will waive up to \$800 off the closing costs on any new first mortgage purchase or refinance. This offer applies to all OnPoint Mortgage standard products and cannot be used in combination with any other OnPoint Mortgage promotional offers. Offer only available at OnPoint Community Credit Union's Newberg Branch. Offer valid through 1/31/24 and subject to change.
4. OnPoint Community Credit Union will waive up to \$175 off closing costs on any new EquityFlex Line of Credit product. This offer applies to standard-rate EquityFlex Line of Credit products and cannot be combined with any other EquityFlex Line of Credit promotional offers. Offer only available at OnPoint Community Credit Union's Newberg Branch. Offer valid through 1/31/24 and subject to change.
5. OnPoint will take 0.25% off standard APR consumer loan rates. This offer excludes line of credit products, mortgage products, and the refinance of existing OnPoint loans. This offer applies to standard APR consumer loan rates and cannot be combined with any other promotional offers. Offer only available at OnPoint Community Credit Union's Newberg Branch. Offer valid through 1/31/24 and subject to change. APR = Annual Percentage Rate.
6. APY = Annual Percentage Yield. OnPoint Community Credit Union will add 0.25% to Certificate of Deposit (CD) rates. This offer applies to new OnPoint CD product and cannot be combined with any other promotional offers. Offer only available at OnPoint Community Credit Union's Newberg Branch. Offer valid through 1/31/24 and subject to change.