

Effective: May 01, 2026

BUSINESS AUTO LOANS	Available Terms	Annual Percentage Rate (Fixed)	Estimated Minimum Monthly Payment
New Auto (2023 and newer)	36-60 Months	5.74% - 9.44%	\$255.98 based on a 72 month, \$15,000 loan at 6.84% APR
	72 Months	5.99% - 9.89%	
	84 Months	6.24% - 10.14%	
	96 Months	7.24% - 11.74%	
Used Auto (2016-2022)	36- 60 Months	5.89% - 9.84%	\$258.21 based on a 72 month, \$15,000 loan at 7.14% APR (84-month term offered on model years 2020-2022 only.)
	72 Months	6.14% - 10.19%	
	84 Months	6.59% - 11.49%	
Business Specialty Vehicle	Up to 60 months	10.99% - 12.99%	\$130.97 based on a 48 month, \$5,000 loan at 11.24% APR

SMALL BUSINESS LINES OF CREDIT and TERM LOANS

Small Business Line of Credit	N/A	10.75% - 12.75%	2.0% of outstanding balance or \$25, whichever is greater
Small Business Term Loan	36-60 Months	11.00%-16.00%	\$470.57 based on a 60 month, \$20,000 loan at 14.50% APR

COMMERCIAL OPERATING LINES OF CREDIT, TERM LOANS, and REAL ESTATE

Business Credit Cards	OnPoint's Business Credit Card gives you everything you're looking for in a business credit card—flexibility and worldwide purchasing power, plus rewards.
Commercial Business Line of Credit	Get customized operating lines of credit designed just for your business.
Commercial Business Term Loan	Our term loans are a great option for working capital needs and equipment acquisitions.
Commercial Business Real Estate Loan	We offer competitive rates and terms for the purchase or refinance of commercial real estate.

For important lending terms and conditions, please see page 2.



IMPORTANT TERMS AND CONDITIONS

All loan and line of credit rates are determined by credit union management and are subject to change at any time. All services offered by the credit union shall be subject to applicable laws of the State of Oregon, federal laws and regulations, credit union bylaws, and all regulations, rules and practices now or hereafter adopted by the credit union. All loans and lines of credit subject to credit approval. Rates are based on an evaluation of credit history and other factors specific to your loan and may be higher than the lowest rate published.

Auto Loans

New and Used Auto loan rates available on vehicles manufactured for passenger/household use only. For new/used auto model years 2016 and newer, maximum LTV may vary depending on credit history and factors specific to your loan. For auto model years 2015 and older, the first four financed, maximum LTV is 100%. After the fourth vehicle is financed, LTV reduces to 80%. LTV is calculated using Kelley Blue Book retail value or MSRP for vehicles not previously titled. Used Auto 72-month term for model years 2016-2019 requires minimum \$12,000 loan amount. New and Used Auto 84-month term requires \$15,000 minimum loan amount. Used Auto 84-month term offered on model years 2020-2022 only. New Auto 96-month term requires minimum \$25,000 loan amount and \$15,000 maximum negative equity. Vehicles meeting OnPoint's Green Auto Discount standards receive a 0.25% discount off stated APR. Discount does not apply to existing OnPoint auto loans or promotional rates.

Business Specialty Vehicles

Examples of Business Specialty Vehicles include delivery trucks, dump trucks, and motor coach buses. For auto model years 2015 and older and Business Specialty Vehicle loans, the maximum LTV is 100% for the first four vehicle loans financed. After the fourth vehicle loan the maximum LTV is 80%, unless otherwise noted. LTV is calculated using Kelley Blue Book retail value, J.D. Power high value, or MSRP (when vehicle has not been previously titled). Alternative terms and additional conditions may apply.

Small Business Line of Credit

Rate is variable based on the Prime Rate plus a margin of 4.00% - 6.00%, depending on creditworthiness. Prime Rate is subject to adjustment on the 21st day of each month based on the Prime Rate published in the Wall Street Journal on the 10th day of the month (or next business day if the 10th falls on a weekend). As of 01/10/2026, Prime Rate is 6.75%. Small Business Line of Credit includes \$50 Annual Fee. Small Business Line of Credit minimum \$10,000 limit, not to exceed \$100,000.

Small Business Term Loan minimum amount \$500 and not to exceed \$100,000