

<b>AUTO LOANS</b>	<b>Available Terms</b>	<b>Annual Percentage Rate (Fixed)<sup>1</sup></b>	<b>Estimated Minimum Monthly Payment</b>
<b>New Auto (2023 and newer)</b>	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%	
<b>Used Auto (2016-2022)</b>	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%	
<b>New Motorcycle, Boat, RV (2025 &amp; 2026)</b>	60 Months	8.99% - 12.49%	\$214.93 based on a 120 month, \$15,000 loan at 11.74% APR
	120 Months	9.99% - 13.49%	
	180 Months	10.99% - 14.49%	
<b>Used Motorcycle, Boat, RV (2017-2024)</b>	60 Months	9.49% - 12.99%	\$ 219.39 based on a 120 month, \$15,000 loan at 12.24% APR
	120 Months	10.49% - 13.99%	
	180 Months	11.49% - 14.99%	
<b>Older/Other Titled Vehicles</b>	Up to 60 Months	10.99% - 12.99%	\$130.97 based on a 48 month, \$5,000 loan at 11.24% APR

<b>PERSONAL LOANS</b>	<b>Available Terms</b>	<b>Annual Percentage Rate</b>	<b>Estimated Minimum Monthly Payment</b>
<b>Personal Line of Credit</b>	N/A	16.75% - 18.75% Variable Rate	2% of outstanding balance or \$25, whichever is greater
<b>Personal Loan</b>	Up to 60 Months	11.00% - 16.00% <sup>1</sup> Fixed Rate	\$270.76 based on a 48 month, \$10,000 loan at 13.50% APR
<b>CD Secured Loan</b>	N/A	Pledged account interest rate plus 3.00%	\$25 or amortized payment over selected term, whichever is greater.
<b>Payday Advantage Loan</b>	N/A	12.00% Fixed Rate	Two payments of \$152.28 based on a \$300 payday advance at 12.00%

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



**IMPORTANT TERMS AND CONDITIONS**

<sup>1</sup> **OnPoint Rewards Discount.** Borrowers who are eligible for OnPoint Rewards receive 0.25% off of the APR (Annual Percentage Rate) for consumer fixed rate loans. This offer excludes line of credit products except for fixed rate portions. Qualification terms and conditions apply. please see an OnPoint representative or visit onpointcu.com for more information.

**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.

**New and Used Auto Loans**

Maximum LTV may vary depending on credit history and factors specific to your loan. LTV is calculated using Kelley Blue Book retail value for New and Used Autos. MSRP will be used for New Autos when vehicle has not been previously titled.

Used Auto 84-month term available on model years 2020-2022 only.

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.

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.

**Motorcycle, Boat, & RV Loans**

Maximum LTV is 100%.

Maximum loan term determined by loan amount and collateral:

Motorcycle (any amount)	60 months
Boat, RV - \$10,000 or less	60 months
Boat, RV - \$10,000 - \$50,000	120 months
Boat, RV - Over \$50,000	180 months

**Older/Other Titled Vehicles**

Includes autos 2015 and older; motorcycles, boats, RVs 2016 and older; and small recreation vehicles including (but not limited to) ATVs, jet skis, and cargo trailers. Maximum LTV is 100% unless otherwise noted. LTV calculated using Kelley Blue Book retail value or J.D. Power high value. Subject to credit approval and collateral evaluation.

**Personal Line of Credit** rate is variable based on the Prime Rate plus a margin of 10.00% - 12.00%, 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%. Personal Line of Credit includes \$24 Annual Fee. Personal Line of credit minimum \$100 limit, not to exceed \$25,000.

**Personal Loan** minimum amount \$100, not to exceed \$25,000.

**CD Secured Loan** minimum amount \$100, not to exceed pledged amount on CD balance.

**Payday Advantage Loan** amount limited to 20% of gross monthly income, up to a maximum of \$600. Payment is due in two monthly payments of equal amounts. Limited to no more than three Payday Advantage Loans within the past six months.