

LOANS FOR ALLSTATE AGENTS		
Loan Type	APR	Terms (months)
TPP Loan <sup>1,2</sup>	as low as 5.24% f	up to 144
Office Equipment Loan <sup>3</sup>	as low as 4.49% f	up to 48
Office Improvement Loan	as low as 6.49% f	up to 60
Business Line of Credit <sup>4,5</sup>	as low as 9.00% v	up to 60
LOANS FOR FARMERS AGENTS & DISTRICT MANAGERS		
Contract Value Loan <sup>6</sup>	as low as 3.99% f	up to 144
	as low as 7.74% v	up to 144
Contract Value Line of Credit <sup>4,6,7</sup>	as low as 7.74% v	up to 120
Contract Value Loan for District Managers <sup>8</sup>	as low as 5.99% f	up to 120
Office Equipment Loan <sup>3</sup>	as low as 4.49% f	up to 48
Smart Office Loan	as low as 5.99% f	up to 60
Business Line of Credit <sup>4,5</sup>	as low as 9.25% v	up to 60
LOANS FOR INDEPENDENT AGENTS & OTHER CAPTIVE AGENTS		
Agency Business Loan <sup>9,10</sup>	as low as 4.99% f	up to 36
	as low as 6.00% v	up to 120 <sup>A</sup>
Agency Business Line of Credit <sup>A,9,10</sup>	as low as 6.00% v	up to 120
Office Equipment Loan <sup>3</sup>	as low as 4.49% f	up to 48
Office Improvement Loan	as low as 6.49% f	up to 60

BUSINESS CREDIT CARDS		
Type	APR	Rewards Program
Business VISA <sup>11*</sup>	9.25% - 18.00% v	Passport Unlimited

REAL ESTATE LOANS			
Type	APR	% Financing	Terms (months)
Commercial Building Loans <sup>12</sup>	Call for details	up to 80%	25 year amortization/15 year balloon

CHECKING ACCOUNTS		
Account Type	Base Rate <sup>13</sup>	APY <sup>13</sup>
Health Savings Account (HSA)		
\$0-\$999	4.98%	5.00%
\$1,000-\$2,499	.20%	.20%
\$2,500-\$4,999	.20%	.20%
\$5,000-\$9,999	.20%	.20%
\$10,000-\$24,999	.20%	.20%
\$25,000+	.20%	.20%

f-fixed, v-variable

## DISCLOSURES

Rates and terms may vary based on a borrower's credit qualifications. All loan rates are determined by Credit Union management and subject to change at any time. The Credit Union may offer other rates in the future. 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 subject to credit approval.

\*The Annual Percentage Rate is variable and is figured on the following basis: The Annual Percentage Rate will be calculated on the last day of each calendar quarter. The Credit Union starts by calculating the index, which is the average auction rate on 26-week U.S. Treasury Bills for the prior 3 months, rounded up to the nearest ¼%. The Credit Union adds a margin to the index. The amount of the margin is based on your credit profile and other factors the Credit Union deems appropriate. The margin for your account will be disclosed in a document provided when your account is opened. The total of the index plus the amount the Credit Union adds is the Annual Percentage Rate. The Annual Percentage Rate is divided by 12 to produce the monthly Periodic Rate. The adjustment of the Annual Percentage Rate affects your entire outstanding balance and is effective for the second full statement cycle following the calculation date. The minimum Annual Percentage Rate on your account is 8.75%. We will review your credit profile from time to time and may adjust the amount of the margin (and the resulting Periodic Rate and Annual Percentage Rate) based on your credit profile.

<sup>4</sup>The quoted rate is established by adding a margin to the Prime rate. Rates vary based on term of loan. Other terms and conditions apply, see the credit union for details.

<sup>1</sup>Loans are secured by an agent's TPP. Other terms and conditions apply, Fees and other costs may apply; i.e. Allstate processing fee of \$750, etc. Contact the Credit Union for details.

<sup>2</sup>Maximum loan amount is \$500,000.

<sup>3</sup>Borrow up to \$50,000 for new computers, including software and peripherals, new office furniture, other business equipment, etc. Borrower is responsible for any UCC filing fees.

<sup>4</sup>The Annual Percentage Rate is variable and subject to change on the first of each month. The quoted rate is established by adding a factor (based on borrower's credit profile) to the 26-week Treasury Bill rate, rounded up to the nearest ¼%.

<sup>5</sup>Maximum loan amount is \$50,000.

<sup>6</sup>Loans are secured by an agents Contract Value. Rate varies based on the term of the loan. Other terms and conditions apply, see credit union for details.

<sup>7</sup>Maximum credit limit \$100,000

<sup>8</sup>Loans are secured by the DMs contract value. Other terms and conditions apply,contact the credit union for details

<sup>9</sup>Maximum loan amount is \$200,000.

<sup>10</sup>Loans are secured by an agent's book of business. Other terms and conditions apply, see credit union for details.

<sup>11</sup>No annual fee. 25-day grace period for purchases. Credit limits to \$25,000. No Credit Union fees for cash advances.

<sup>12</sup>Fees include: Loan origination fee of 1% of loan, appraisal fee, filing fees, title fee, and all environmental fees. Subject to Credit Union confirming value.

<sup>13</sup>The share account Base Rates and Annual Percentage Yields shown are the prospective rates and yields the Credit Union anticipates for the applicable Dividend Periods.

