

VEHICLE LOANS

Account Type	APR	% Financing	Terms (months)
Auto Loans¹			
2018 to current model year	2.24% - 17.49% f	Up to 100%	0-36
	2.49% - 17.49% f	Up to 100%	0-48
	2.74% - 17.74% f	Up to 100%	0-60
	2.99% - 17.99% f	Up to 100%	0-72
	3.24% - 17.99% f	Up to 100%	0-84
2013-2017	2.99% - 17.24% f	Up to 100%	0-60
2012 or older	2.99% - 17.24% f	Up to 100%	0-48
New Sport Vehicles (Motorcycle, ATV & Personal Watercraft)	6.49% - 17.99% f 6.50% - 16.50% v	Up to 100% Up to 100%	0-48 0-72 ²
Used Sport Vehicles (Motorcycle, ATV & Personal Watercraft)	7.49% - 17.99% f 7.25% - 18.00% v	Up to 100% Up to 100%	0-48 0-60 ²
Boat & RV Loans³			
2019 to current model year	4.74% - 16.99% f	Up to 90%	0-60 ^A
	5.00% - 17.25% v	Up to 90%	0-240 ^{2,4}
2018 or older	5.74% - 17.99% f	Up to 90%	0-60 ^A
	6.00% - 18.00% v	Up to 90%	0-180 ^{2,4}

PERSONAL LOANS

Account Type	APR	Terms (months)	Maximum Limit
Personal Loan	9.99% - 17.99% f	0-60	Up to \$25,000
Personal Line of Credit²	9.00% - 17.00% v	0-60	Up to \$25,000

REAL ESTATE LOANS

Account Type	Rate	APR ¹⁶	% Financing	Terms
Mortgage Loans				
Call 866.236.6968 for details or visit nwpreferredfcu.com				
Adjustable Rate Mortgage (ARM)^{5,6,7,14,15**} (Primary Residence, Vacation/Secondary Homes or Rentals)				
1/1 ARM - First Trust Deed Only	4.50% a	4.58% a	Up to 80%	1 year fixed; then adjusts annually
3/1 ARM - First Trust Deed Only	5.50% a	5.58% a	Up to 80%	3 year fixed; then adjusts annually
5/1 ARM - First Trust Deed Only	5.75% a	5.84% a	Up to 80%	5 year fixed; then adjusts annually
Home Equity Loan^{5,8,9,15} (Second Trust Deed - Principal Residence Only)	4.99% - 6.24% f	5.08%-6.34% f	Up to 80%	7 year
	4.99% - 6.24% f	5.06%-6.31% f	Up to 80%	10 year
Home Equity Line of Credit^{5,8,10,11,15} (First or Second Trust Deed)				
	3.75% v	3.75% v	Up to 80%	10 year
	4.50% v	4.50% v	Up to 80%	20 year

CREDIT CARDS

Type	APR	Preferred Rewards Program
Preferred VISA^{12*}	8.75% - 18.00% v	nwpreferredfcu.com/rewards
Secured VISA¹³	4.00% f	nwpreferredfcu.com/rewards

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.

**All ARM (Adjustable Rate Mortgages) products reprice with the 1 year US Treasury Securities, also known as TCM (Treasury Constant Maturities). The maximum loan amount is \$500,000 and maximum term is 30 years for primary residence only. The maximum term for non-owner occupied (vacation/secondary homes or rentals) is 15 years. The maximum we will lend for Vacation homes is \$250,000. The maximum we will lend for Rental property is \$200,000.

¹Borrowers may also include tax, license and the cost of insurance products made available through NW Preferred in the amount borrowed, some restrictions may apply.

²The 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%.

³Maximum Boat loan amount not to exceed \$100,000. Maximum RV loan amount not to exceed \$200,000.

⁴If the RV or boat qualifies as a residence (has sleeping, sanitation and food preparation capabilities) the loan qualifies for extended terms.

⁵Origination fees applicable: Home Equity Line of Credit - no fee, Home Equity Loan \$500 and ARM \$1,500. The borrower is responsible for all third party fees — such as appraisal, title insurance, filing, flood determination and/or tax service fees if applicable.

⁶Minimum loan amount is \$50,000, maximum loan amount is \$500,000.

⁷Rate quoted is for credit score of 640 or better. First trust deed position only. The maximum loan to value is 80%; maximum term is 30 years.

⁸Home Equity Loan minimum amount is \$50,000, maximum amount is \$250,000. Home Equity Line of Credit minimum amount is \$25,000, maximum amount is \$250,000.

⁹Loan to value is subject to lien position. The maximum loan to value is 80%.

¹⁰The Annual Percentage Rate is variable and subject to change on the first of each month. The quoted rate is established by adding margin to the Prime rate. All HELOC loans subject to an annual fee if the loan balance is below \$25,000.

¹¹Line of Credit is based on property valuation, term and total encumbrances.

¹²No annual fee. 25-day grace period for purchases. Credit limits to \$25,000. No Credit Union fees for cash advances.

¹³Credit limit is based on the balance in the savings you pledge to secure the credit card; minimum credit limit \$500 and the savings balance pledged does not earn interest.

¹⁴The only ARM option for Vacation/Secondary or Rental Homes is the 3/1 ARM.

¹⁵Currently only available in these states: AK,AZ,CA,ID,MT,NM,NV,OR,UT,WA

¹⁶The APR is based on a loan amount of \$160,000 and includes applicable origination fees.

⁴For fixed rate Boat & RV Loans the maximum standard term is 60 months; member may extend fixed rate term to 120 months by paying 40bp over the standard rate, subject to 18% cap.

