



# Consumer Loan Rates & Fee Schedule

Effective Date: February 17, 2023

Rates in effect as of the effective date listed above. Rates and terms offered are subject to change. Please contact us for complete details on interest rates and how your rate is determined.

Fixed Rate	Repayment Term <sup>1</sup>	APR <sup>2</sup>	member perks <sup>3</sup> APR <sup>2</sup>
New Autos 2021-2023	Up to 84 Months	6.52 - 16.99%	6.27 - 16.74%
Used Autos 2012-2020	Up to 84 Months	6.77 - 17.24%	6.52 - 16.99%
Used Autos over 10 years and older	Up to 60 Months	7.77 - 17.74%	7.52 - 17.49%
Motorcycles & Scooters	Up to 84 Months	8.06 - 17.99%	7.81 - 17.74%
New Boats (future or current model year)	Up to 180 Months	7.06 - 17.99%	6.81 - 17.74%
Used Boats	Up to 180 Months	8.06 - 17.99%	7.81 - 17.74%
New Recreation Vehicles (future, current or previous year model with 6,000 miles or less)	Up to 180 Months	7.06 - 17.99%	6.81 - 17.74%
Used Recreation Vehicles	Up to 180 Months	8.06 - 17.99%	7.81 - 17.74%
Other Vehicles, including ATV, Jet Skis, Snowmobiles, etc. (all model years)	Up to 84 Months	9.06 - 18.99%	8.81 - 18.74%
Consolidation Loan	Up to 60 Months	12.00 - 17.00%	11.75 - 16.75%
Personal Loan	Up to 48 Months	13.00 - 18.00%	12.75 - 17.75%
Payday Alternative Loan <sup>4</sup>	Up to 6 Months	15.00%	N/A
Rental Entry Assistance Program (REAL) <sup>5</sup>	Up to 36 Months	6.00 - 9.00%	5.75% - 8.75%

  

Variable Rate <sup>6</sup>	Index	Margin	APR <sup>2</sup>
Personal Line of Credit (PLOC)	7.75%	2.00 - 11.00%	9.75 - 18.00%
Share Secured <sup>7</sup>	0.05%	3.00%	3.05%
HELOC <sup>8</sup> (Home Equity Line of Credit): LTV up to 90%	7.75%	0.24 - 7.24%	7.99 - 14.99%
RELOC (Rental Equity Line of Credit): LTV up to 75%	7.75%	2.24 - 2.94%	9.99 - 10.69%

  

HELOC <sup>8</sup> - Fixed Terms & Rates	Amortization Terms	APR <sup>2</sup>
HELOC <sup>8</sup> (Home Equity Line of Credit): LTV up to 90%	5, 7, 10 & 15 years available	7.65 - 14.70%

- Length of term available is determined by the loan amount, the value of the collateral and the credit worthiness of the borrower(s). Some restrictions apply.
- APR = Annual Percentage Rate. Tiered Rates, range of rates that are offered, based upon credit worthiness of the borrowers.
- On your fourth product, take advantage of a .15% rate increase on Share Certificates or .25% decrease on fixed rate and term loans. Required products include: a savings account, a checking account, and one additional deposit or loan product.
- Loan approval subject to minimum qualifications. No previous charge-offs, no negative shares, and 10 or less NSF's. Membership must be open for a minimum of two months. No more than three (3) Payday Alternative Loans per membership will be allowed within any rolling six-month period.
- Some restrictions apply. Term and amount available is determined by the credit worthiness of the borrower.
- Variable Rates features. The ANNUAL PERCENTAGE RATE (APR) is based on the value of an index, which is the Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published, the highest rate will be used. The APR can change on the first day of each month following the index change. To determine the APR that will apply to your account, we add a margin to the value of the index. The margin that will apply to your plan will be based on your credit worthiness and will be disclosed on your Disbursal Receipt. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. The minimum APR that can apply to your loan account will be based on your credit worthiness and be disclosed on your Disbursal Receipt. Please contact us for details regarding how your margin and minimum APR are determined.
- For loans secured by specific funds in a savings account, the Annual Percentage Rate (APR) is determined by the current dividend rate being paid on the share accounts offered as security plus 3.00%. The APR on your loan will adjust when the dividend rate on your share account pledged as security changes. An increase in the APR will result in more payments in the same amount.
- HELOC. You have the ability to convert portions of your Home Equity Line of Credit into a fixed rate balance.



Description	Fee Amount/ Monthly Fee	Additional Information
<b>Other Services and Fees</b>		
Par Share - Credit Union Membership	\$5.00 minimum balance	Required for all membership accounts.
Account Research/ Reconciliation	\$25.00 per hour	
Club Account Withdrawal Fee	\$5.00 each	For withdrawals made prior to annual payout.
Corporate Check Fee	\$5.00 per check	No fee for checks issued to the owner of the account from which funds are drawn.
Copy of a Corporate Check	\$5.00 per check	
Check Printing	Varies	Fee varies based on style.
Copy of Cleared Check	\$5.00 per item	View online for free.
Copy of Deposited Check	\$5.00 per item	
Copy of Visa Debit/Credit Card Purchase	\$10.00 per item	
Equity Line of Credit (HELOC/ RELOC) Lien Release Fee.	Oregon: \$149 Washington: \$265	This fee is charged by the County Recorder to release the lien on the property. Embold does not charge for this service. It should be collected when a member is closing their equity line of credit.
Foreign Check Processing Fee	\$25.00 per item	
Inactive Fee	\$10.00 per month	Charged on share accounts with no activity for greater than 365 days where there are no other accounts or loans under that account record and the account has less than \$100 dollars.
Legal Process	\$40.00	For garnishments and levies.
Legal Review	Actual and Customary Charges	
Non-Member Check Cashing Fee	\$5.00	Fee applies when cashing checks drawn off of Embold.
Non-Sufficient Funds (NSF)	\$12.00	Fee applies to any item returned due to insufficient available funds.
Overdraft Fee	\$12.00	Fee applies to any item paid from a negative checking account balance.
Overdraft Transfer Fee	Free	For automatic transfers to checking from a share account to avoid an overdrawn account.

Description	Fee Amount/ Monthly Fee	Additional Information
Paper Statement Fee	\$3.00	Fee applies to Plus and Rewards accounts. Fee is waived when enrolled in Electronic Statements.
Returned Check Deposit Fee	\$12.00 per item	
Returned Payment Fee	\$12.00 per item	
Returned Mail/Unknown Address	\$10.00	
Safe Deposit Boxes	\$20.00 – \$95 per year	Safe Deposit Boxes located at our Canby, Oregon City, Oak Grove, and Willamette View locations.
Statement Copy	\$1.00 per page	
Stop Payment	\$12.00 per item	Fee applies to ACH and check withdrawals.
Temporary Check Fee	\$4.00 per sheet of 4 checks	
Wire Transfer - Domestic Incoming	\$8.00 per item	
Wire Transfer - Domestic Outgoing	\$18.00 per item	
Wire Transfer - International Incoming	\$25.00 per item	
Wire Transfer - International Outgoing	\$55.00 per item	
<b>Electronic Funds Transfers</b>		
Bill Pay	Free	
Embold ATM Transactions	Unlimited	For transactions at an ATM owned by Embold.
Co-Op Network ATM Transactions	Unlimited	For transactions at an ATM affiliated with the Co-Op Network nationwide.
Foreign Transactions Fee (Debit, Visa cards, for any transaction made in a foreign currency)	Up to 1% of the U.S. Dollar amount	This fee will be in addition to any other applicable fee.
Loan Pay Fee Online and through the Call Center	\$4.95 per transaction	For payments to your Embold account(s) using a debit card from another financial institution.
Non-Network ATM Transactions	\$1.50 each	For transactions at an ATM not owned by Embold or not affiliated with the Co-Op Network. For Plus accounts, up to \$25 per month in Non-Network ATM fees will be refunded when account qualifications are met.
PIN Change (ATM, Debit, Visa cards)	Free	
Plastic Card Replacement Fee	\$5.00 per card	Debit/Credit Card replacement fee