

Home Loans

Effective June 1, 2023



Home Equity Line of Credit

Variable Rate (APR)

8.40 - 11.40%

Variable rate line of credit based on Prime Rate, plus or minus a margin. Convert to a fixed rate up to two times and the first conversion is free. Convert again for just \$50.

Home Equity Line of Credit: Rate is based on Wall Street Journal Prime Rate plus or minus a margin. The Prime Rate is currently 8.25%. Maximum APR is 12.00%. Floor APR is 3.99%. First loan conversion is free; the fee for a second conversion is \$50.00. The fee to reconvert back to an adjustable rate credit line is \$100.00. The rate for the fixed rate conversion will be set at the time of conversion and will be based on Prime Rate plus a margin. Closing costs range from \$603.00 to \$3376.00, depending on loan amount, loan position, and appraisal costs.

Mortgage Loans

Adjustable Rate Mortgages*	Term	Fixed Rate Period	Adjustable Rate (APR)	Features and Conditions
3/6 ARM	30 years	3 years	rates quoted daily	After the fixed rate period, the 3/6 ARM loans can adjust up or down by 2% per year, not to exceed 6% above the start rate. After the fixed rate period, the 5/6 ARM loans can adjust up or down by 2% per year not to exceed 5% above the start rate. For the 7/6 and 10/6 ARM loan, after the fixed rate period, the rate can adjust annually. At the first adjustment, the rate can adjust up or down by no more than 5% and each subsequent adjustment can go up or down by no more than 2%. The interest rate for the 7/6 and 10/6 ARMs can never be higher than 5% above the start rate.
5/6 ARM	30 years	5 years	rates quoted daily	
7/6 ARM	30 years	7 years	rates quoted daily	
10/6 ARM	30 years	10 years After the fixed period, the rate may vary	rates quoted daily	

Fixed Rate Mortgages*

Available for terms up to 30 years. Call for current rates and flexible terms, or apply online at www.advantiscu.org.

*The payment examples for mortgage loans assume a \$100,000 loan amount and a 60% loan-to-value on a purchase transaction of a single family home located in Multnomah County. The property assumption is that it is a single family home that will be used as a primary residence and the rate lock would be for 60 days with a credit score of at least 740. Payment examples use rates available on 05/30/2023. For a 30-Year Fixed Rate Mortgage Loan at 6.875% interest rate; 6.670% APR would be \$656.93 for 359 months and \$656.45 for 1 month. The payment example for a Conforming 5/6 ARM Loan at a start rate of 6.000% interest rate; 7.129% APR subject to increase; 60 payments at \$599.55 for 60 months at a rate of 6.000%; 299 payments of \$702.87 at an interest rate of 7.750%; and 1 payment at \$701.93 at a rate of 7.750%. Loans above an 80% loan-to-value require mortgage insurance. The payment amounts disclosed do not include amounts for the payment of taxes, hazard insurance or private mortgage insurance, if applicable, and the actual payment obligation will be higher. Actual rates on Mortgage Loans depend on the specifics of the credit transaction and credit qualifications and are subject to change without notice. Contact a Real Estate Loan Officer for current rate and payment information.

*APR = Annual Percentage Rate. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. For all dwelling secured loans: Underwriting approval required. For all real estate loans: property insurance required; flood insurance may be required.

**Underwriting approval required. Hazard insurance required. Flood insurance may be required.



Loans

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Auto Loans	Rate (APR)	Adjustable Rate (APR)	Features and Conditions
Model Years 2019 & newer	8.59 - 20.59%	n/a	Finance up to 120% of MSRP/Kelley Blue Book plus title, license and registration. Actual APR, loan term, and LTV will be based on credit qualifications, loan amount and collateral. Talk to a member advisor about additional options.
Model Years 2018 - 2014	9.09 - 21.34%	n/a	
Model Years 2013 & older	10.09 - 22.34%	n/a	
Start Auto Loan	See rates above	n/a	Flexible terms for first-time auto buyers. Finance up to 100% of MSRP/Kelley Blue Book. Actual APR, loan term, and LTV will be based on credit qualifications, loan amount and collateral.
Personal Loan	14.40 - 22.40%	n/a	A fixed term, fixed rate loan up to \$30,000.
Share Secured Loan	n/a	2.75%	Adjustable rate loan up to \$50,000 secured by funds on deposit at Advantis. The APR is adjustable and is based on the average nominal interest rate (excluding the zero interest tier) the credit union pays on its Regular Savings (the index), plus a margin.
Start Personal Loan	16.40 - 24.40%	n/a	A fixed term, fixed rate loan up to \$3,000. Flexible terms for first-time borrowers.
Personal Flex Line	n/a	14.99 - 23.99%	Variable rate line of credit from \$250 to \$30,000. The APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal.

APR = Annual Percentage Rate. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval.

Credit Cards

Effective June 1, 2023



VISA Credit Cards*	Credit Limit	Variable Rate (APR)	Features and Conditions
Signature Cashback Rewards	\$30,000	14.99 - 23.99%	Earn 1.5% unlimited cash back with every purchase. Credit limits from \$250 to \$30,000.
Business Cashback Rewards	\$30,000	15.99 - 23.99%	Earn 2% unlimited cash back for your small business. Credit limits from \$250 to \$30,000.
Platinum Credit Card	\$30,000	12.99 - 21.99%	Best for members who want to consolidate and pay down higher interest debt. Credit limits from \$250 to \$30,000.
Secured Credit Card	\$50,000	19.99%	Best for members who need to rebuild and strengthen their credit. Credit limit starts at \$250, backed by deposit.
Start Credit Card	\$2,500	12.99 - 21.99%	Perfect for members who have never had a credit card and want to establish credit. Includes flexible terms for first time borrowers. Credit limits from \$250 to \$2,500.

*The APR (Annual Percentage Rate) is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval. Foreign currency conversion fee up to 1% may apply.