

Home Loans

Effective September 1, 2019



Home Equity Line of Credit

Variable Rate (APR)

5.15 - 8.65%

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 5.25%. Maximum APR is 12.00%. Minimum 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 \$525.00 to \$2,900.00, depending on loan amount, loan position, and appraisal costs.

Mortgage Loans

Adjustable Rate Mortgages	Term	Fixed Rate Period	Adjustable Rate (APR)	Features and Conditions
3/1 ARM	30 years	3 years	rates quoted daily	After the fixed rate period, the 3/1 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 5/1 ARM loans can adjust up or down by 2% per year not to exceed 5% above the start rate. For the 7/1 and 10/1 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 7/1 and 10/1 ARMs can never be higher than 5% above the start rate.
5/1 ARM	30 years	5 years	rates quoted daily	
7/1 ARM	30 years	7 years	rates quoted daily	
10/1 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.

Jumbo Mortgages**

Available for a variety of fixed terms on loans from \$484,351 up to \$2.5 million, with as little as 10% down payment required. No mortgage insurance required.

*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 07/18/2019. For a 30-Year Fixed Rate Mortgage Loan at 3.750% interest rate; 3.491% APR would be \$442.10 for 360 months. The payment example for a Conforming 5/1 ARM Loan at a start rate of 2.375% interest rate; 3.979% APR subject to increase: 60 payments at \$388.65 for 60 months at a rate of 2.375%; 12 payments of \$482.15 at an interest rate of 4.375%; 287 payments of \$500.31 at an interest rate of 4.750%; and 1 payment at \$501.08 at a rate of 4.750%. 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 & Credit Cards

Effective September 1, 2019



Auto Loans	Fixed Rate (APR)	Adjustable Rate (APR)	Features and Conditions	
Model Years 2018 or newer (New)	4.49 - 18.49%	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 2014 - 2019 (Used)	4.24 - 18.24%	n/a		
Model Years 2013 & older (Older)	4.74 - 18.74%	n/a		
Start Auto Loan	See rates above	n/a		
RV Loans				
Model Years 2013 - 2019*	6.24 - 8.74%	n/a	Finance up to 90% of MSRP or average NADA retail for model years 2013 and newer and up to 85% of average NADA retail for model year 2012 and older on motor homes, travel trailers, and fifth wheels. Actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.	
Model Years 2012 & older	7.54 - 11.04%	n/a		
Boat Loans				
Model Years 2013 - 2019	6.24 - 8.74%	n/a	Finance up to 90% of MSRP or average NADA retail on boats. Actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.	
Model Years 2012 & older	7.54 - 10.04%	n/a		
Motorcycles				
Model Years 2010 or newer	4.99 - 7.24%	n/a	For all motorcycle loans the actual APR, LTV and loan term will be based on credit qualifications, loan amount and collateral.	
Personal RV				
New Units Only	6.74 - 10.04%	n/a	For all personal RV loans the actual APR, LTV and loan term will be based on credit qualifications, loan amount and collateral.	
Personal Loan				
	9.40 - 17.40%	n/a	A fixed term, fixed rate loan up to \$50,000.	
Start Personal Loan				
	9.90 - 17.90%	n/a	A fixed term, fixed rate loan up to \$3,000. Flexible terms for first-time borrowers.	
VISA Credit Cards*	Credit Limit	Annual Fee	Adjustable Rate (APR)	Features and Conditions
VISA Classic	\$5,000	n/a	8.90 - 17.90%	Low rates and no annual fee.
VISA Platinum	\$50,000	n/a	8.40 - 17.40%	Credit limits from \$5,000 to \$50,000.
VISA Platinum Rewards Card	\$50,000	\$45	8.40 - 17.40%	Earn travel and rewards for your everyday purchases. \$45 annual fee.
Start Credit Card Program	\$2,500	n/a	8.90 - 17.90%	Perfect for members who have never had a credit card and want to start building credit. Includes flexible terms for first time borrowers.

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.

*Foreign currency conversion fee of up to 1.00% may apply.

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