Personal Loan Rates Effective 01/01/2026

Unitus Community Credit Union
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Personal Loan

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 740+	700-739	660-699	610-659	560-609	559 or lower
0 to 60 Months	$100 - $ 30,000	9.99%	10.49%	13.99%	15.49%	18.49%	19.49%

Terms & Conditions

Rates assume Automatic (ACH) Payment and E-Statements. Add 0.25 % for each item not selected.[2]
The maximum term is one year for every $1,000 financed, up to 60 months. For loans under $1,000, the maximum term is one month for every $100 financed. The first due date may be no more than 50 days from the date you sign the loan contract. You must be a Unitus member in good standing or become a member before your loan will fund.

Payment example: A $10,000 loan with a term of 60 months at 9.99% requires monthly payments of $212.44.

Personal Line of Credit

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 740+	700-739	660-699	610-659	560-609	559 or lower
Revolving	$100 - $ 30,000	11.74%	13.74%	16.74%	18.74%	18.99%	19.74%

Terms & Conditions

Rates are variable and change monthly based on the US Prime Rate plus a margin determined by your credit score at origination. The Floor Rate is 9.99% and the Maximum Rate is 19.99%. The first payment is due on the 25th day of the month following the date of your first loan advance, with subsequent payments due monthly on the 25th day of each month until the outstanding balance is paid in full. The minimum monthly payment is the Total New Balance on your statement if less than $10.00, OR the greater of $10.00 or 3% of Total New Balance, PLUS any prior monthly payment amounts which remain unpaid. Advances may increase the amount of your monthly payment.

Savings-Secured Loan

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 0-850
0 to 36 months[3]	$100 - $250,000	5.50%
37 to 60 months	$100 - $250,000	6.00%

Terms & Conditions

A Unitus savings account in your name is required as collateral. The first due date may be no more than 50 days from the date you sign the loan contract.

Immigration Loan

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 0-850	Interest Rate	Monthly Payment
16 to 17 Months	$1,200 - $1,265	Up to 6.074%	0.00%	Varies

Terms & Conditions

Automatic (ACH) Payment and E-Statements are required; no additional rate discounts apply. A $50 origination fee is due at closing and may be included in the amount financed (in which case the loan term will be 17 months). If not financed, the loan term will be 16 months. Other restrictions apply. See below for details.[3]

Bicycle Loan

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 0-850
0 to 36 months[4]	$250 - $7,500	6.99%

Terms & Conditions

Rates assume Automatic (ACH) Payment and E-Statements. Add 0.25% for each item not selected.[2] Available on new bicycle purchases only. Total purchase price, including accessories, cannot exceed 120% of the retail price of the bicycle. Maximum Loan Amount is $7500. First due date may be no more than 50 days from loan contract.

Certificate-Secured Loan

Repayment Period	Loan Amount	ANNUAL PERCENTAGE RATE (APR)[1] Credit Score 0-850
Varies	$100 - $250,000	Certificate Rate + 3.00%

Terms & Conditions

A Unitus certificate of deposit (CD) in your name is required as collateral. Repayment period may not exceed the maturity date of the certificate. The first due date may be no more than 50 days from the date you sign the loan contract.

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[1] The ANNUAL PERCENTAGE RATE (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at anytime without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Contact Unitus for details. All services offered by Unitus Community Credit Union will be subject to applicable laws of the state of Oregon, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules, and practices now and hereafter adopted by Unitus Community Credit Union.

[2] Published rates include service discounts of 0.25% for Automatic (ACH) Payment and 0.25% for E-Statements. You must opt-in to each service within 90 days of origination to retain the associated service discount(s). If you receive an initial rate discount but do not opt-in and maintain the service(s) while any portion of the balance remains outstanding, a service termination fee of $250.00 per service (no more than $500.00 total) will be added to the principal balance of your loan. This may extend the maturity date of your loan and must be paid before the Credit Union's security interest will be released.

[3] Provides $1200 loan for immigration-related purposes: either: Naturalization (citizenship) Application fee of $1170, with a check issued to your attorney or the Dept. of Homeland Security (DHS), plus $30 additional deposited to prime share account for copying and other filing-related fees; OR Provides $495 for Work Authorization/DACA application costs, with a check issued to your attorney or DHS, plus $705 additional deposited to prime share account for attorney fees or other filing expenses necessary to file an application. No prepayment penalty. First payment due 30 days from signing loan contract.

[4] Maximum term is one year for every $1,000 financed. For loans under $1,000, the maximum term is one month for every $100 financed.