



## Rate and Fee Schedule for Loan Services Effective April 1, 2010

This Schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply. Rates and terms are based on credit qualifications, length of loan and loan amount. Other exclusions and/or restrictions may apply.

Product	Description	Term	Annual Percentage Rate (APR) with Automatic Payment*	Annual Percentage Rate (APR) without Automatic Payment
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### Vehicle Loans

<b>New Auto</b>	Purchase or Refinance. 90% of MSRP or NADA 2008, 2009 & 2010 Model Years	Up to 84 Months	3.99% - 9.99%	4.24% - 10.24%
<b>Used Auto</b>	Purchase or Refinance. 80% - 90% of NADA 2007 Model Years & Older	Up to 72 Months	4.69% - 10.99%	4.94% - 11.24%
<b>New RV</b>	Purchase or Refinance. 90% of MSRP or NADA 2008, 2009 & 2010 Model Years	Up to 84 Months	5.74% - 11.74%	5.99% - 11.99%
<b>Used RV</b>	Purchase or Refinance. 80% - 90% of NADA 2007 Model Years & Older	Up to 72 Months	6.74% - 12.74%	6.99% - 12.99%
<b>New Boat/ATV/MC</b>	Purchase or Refinance. 90% of MSRP or NADA 2008, 2009 & 2010 Model Years	Up to 84 Months	5.74% - 11.74%	5.99% - 11.99%
<b>Used Boat/ATV/MC</b>	Purchase or Refinance. 80% - 90% of NADA 2007 Model Years & Older	Up to 72 Months	6.74% - 12.74%	6.99% - 12.99%

\* Requires automatic payment from an account at McKenzie Valley FCU, from payroll deduction or from a direct withdrawal from your account at another institution via ACH.

### Other Loans

<b>Computer/ Equipment Purchase</b>	Maximum \$3,000	Up to 36 Months	8.99% - 14.99%	9.24% - 15.24%
<b>Home Improvement</b>	Maximum \$5,000	Up to 36 Months	8.99% - 14.99%	9.24% - 15.24%
<b>Card Transfer</b>	Maximum \$5,000	Up to 36 Months	8.99% - 14.99%	9.24% - 15.24%
<b>Overdraft Line of Credit</b>	Limits up to \$1,000	Varies	18.00%	18.00%
<b>Personal</b>	Maximum personal loan is up to 50% gross monthly wages, excluding Overtime, Bonuses, etc	Up to 24 Months	10.25% - 16.75%	10.50% - 17.00%
<b>Share Secured</b>	Fixed APR	Up to 96 Months	3.00% above savings rate	3.25% above savings rate
<b>Certificate Secured</b>	Fixed APR	Up to 96 Months	3.00% above certificate rate	3.25% above certificate rate

### Pacific Cascade Mortgage, LLC

Whether you are buying your first home, refinancing your existing home, or moving into a better one, we offer a variety of mortgage options, including great rates, flexible terms on variable amounts, and refinance choices through our partnership with Pacific Cascade Mortgage, LLC.

Our mortgage loan officer will listen to your needs and recommend a plan that's right for you.

Please call the Credit Union office at (541) 746-6121 or Bonnie Smith at Pacific Cascade Mortgage, LLC at (541) 484-3104 for more information.

[www.mckenzievalleyfcu.com](http://www.mckenzievalleyfcu.com)     [www.pacificcascademortgage.com](http://www.pacificcascademortgage.com)

**Deposit Accounts Fee Disclosure** (For Currently Offered Accounts Only)

<b>Membership Fee Information</b>		<b>Card Fees</b>	
Par value of Membership Share(One Share) .....	\$25.00	VISA Debit Card Annual Fee .....	Free
Minimum Deposit Requirement .....	\$25.00	Replacement Card Fee .....	\$ 5.00/ card
<b>Account Fees</b>		ATM Transaction Fee (Over 4 per month)** .....	\$ 1.00
Returned Item Fee (Deposit/ Loan Payment) .....	\$15.00	<b>ACH Fees</b>	
Account Reconciliation/Research .....	\$25.00/ hour	Returned Item Fee (Originated Item) .....	\$15.00
Photocopy of Deposited Check .....	\$ 1.00/ check	Non-Sufficient Funds (NSF)* .....	\$25.00/ item
Dormant Account Fee+ .....	\$ 3.00/ month	One Time ACH Origination Fee .....	\$ 3.00
<b>Checking Account Fees</b>		<b>Online Banking</b>	
Non-Sufficient Funds (NSF)* .....	\$25.00/item	Online Banking Access .....	Free
Overdraft Transfer Fee (Line of Credit)* .....	\$ 3.00/ item	View Check Images .....	Free
Stop Payment Fee .....	\$20.00	Online Transfers .....	Free
Early Closure (within 90 days).....	\$10.00	Electronic Statements (24 months archived) .....	Free
Printed Checks .....	Varies	<b>Miscellaneous Fees</b>	
Savers Choice Check Order (50 checks) .....	\$ 8.00/ order	Stop Pay – Counter Check .....	\$20.00/ item
Photocopy of Cleared Check .....	Free	Bad Address Fee/ Returned Mail .....	\$ 1.00/ item
Below Minimum Balance Required:		Verification of Deposit (Per Request) .....	Free
Checks Plus (Below \$750) .....	\$ 5.00/ month	Incoming Wire Transfer .....	\$10.00/ item
Liberty Gold (Below \$2,000) .....	\$10.00/ month	IRA Closure Fee .....	\$15.00

\*Applies to overdrafts created by check, in person withdrawal, automated clearing house (ACH) payments, or other electronic means.  
 \*\*You may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you complete the transaction.  
 +Accessed to primary share when aggregate account balances are \$500 and under and there has been no activity for 12 months on all accounts under that membership.

**Loan Accounts Fee Disclosure** (For Currently Offered Loan Programs. Fees are not all inclusive – for a complete list of fees, see your loan agreement.)

<b>Loan Fees</b>		<b>Overdraft Line of Credit Fees</b>	
Loan Application Fee.....	Free	Loan Late Payment Fee (30 or More Days Late).....	5% of Payments Due
Used Vehicle Carfax Report Fee (Required for Loan Approval) .....	\$16.00	Overdraft Transfer Fee (To Checking).....	\$ 3.00/ item
Loan Late Payment Fee (30 or More Days Late).....	5% of Payments Due	Over Limit Fee .....	\$10.00/ month

\*Third Party (i.e. DMV) Lien Perfection Fees will be assessed at the time the loan is processed.

The rates and fees appearing in this schedule are accurate and effective for all Accounts as of the Effective Date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at (541) 746-6121 (Eugene/Springfield) or 1-800-746-6121. You may also access this information on our website at [www.mckenzievalleyfcu.com](http://www.mckenzievalleyfcu.com). This credit union is federally insured by the National Credit Union Administration.

