



Rate and Fee Schedule for Loan Services Effective October 19, 2011

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

New Auto	Purchase or Refinance. 90% of MSRP or NADA 1) Prior year model purchased no earlier than December and financed/refinanced by March of the current year with less than 50K miles. 2) Any auto that is sold in current year that was a remaining model from a prior year not yet having been titled. 3) Any current year model with less than 50K miles. 4) Any next year model with less than 50K miles.	Up to 84 Months	4.99% - 11.99%	5.24% - 12.24%
Used Auto	Purchase or Refinance. 80% - 90% of NADA 1993 models and newer	Up to 72 Months	5.69% - 12.69%	5.69% - 12.94%
New RV	Purchase or Refinance. 90% of MSRP or NADA 1) Prior year model purchased no earlier than December and financed/refinanced by March of the current year with less than 50K miles. 2) Any auto that is sold in current year that was a remaining model from a prior year not yet having been titled. 3) Any current year model with less than 50K miles. 4) Any next year model with less than 50K miles.	Up to 120 Months	6.24% - 13.24%	6.49% - 13.49%
Used RV	Purchase or Refinance. 80% - 90% of NADA 1993 models and newer	Up to 72 Months	7.24% - 14.24%	7.49% - 14.49%
New Boat/ATV/MC	Purchase or Refinance. 90% of MSRP or NADA 1) Prior year model purchased no earlier than December and financed/refinanced by March of the current year with less than 50K miles. 2) Any auto that is sold in current year that was a remaining model from a prior year not yet having been titled. 3) Any current year model with less than 50K miles. 4) Any next year model with less than 50K miles.	Up to 84 Months	6.24% - 13.24%	6.49% - 13.49%
Used Boat/ATV/MC	Purchase or Refinance. 80% - 90% of NADA 1993 models and newer	Up to 72 Months	7.24% - 14.24%	7.49% - 14.49%

* 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

Overdraft Line of Credit	Limits up to \$1,000 Not to exceed aggregate unsecured amount of \$5000	Varies	18.00%	18.00%
Personal	Maximum personal loan is \$5,000.00 Not to exceed aggregate unsecured amount of \$5000	Up to 24 Months	10.75% - 17.75%	11.00% - 18.00%
Share Secured	Fixed APR	Up to 48 Months	3.00% above savings rate	3.25% above savings rate
Certificate Secured	Fixed APR	Up to 48 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 www.pacificcascademortgage.com

Deposit Accounts Fee Disclosure (For Currently Offered Accounts Only)

Membership Fee Information

Par value of Membership Share(One Share)	\$25.00
Minimum Deposit Requirement.....	\$25.00

Account Fees

Returned Item Fee (Deposit/ Loan Payment)	\$15.00
Account Reconciliation/Research	\$25.00/ hour
Photocopy of Deposited Check	\$ 1.00/ check
Dormant Account Fee+	\$ 3.00/ month

Checking Account Fees

Non-Sufficient Funds (NSF)*	\$25.00/item
Overdraft Transfer Fee (Line of Credit)*	\$ 3.00/ item
Stop Payment Fee	\$20.00
Early Closure (within 90 days).....	\$10.00
Printed Checks	Varies
Savers Choice Check Order (50 checks)	\$ 8.00/ order
Photocopy of Cleared Check.....	Free
Below Minimum Balance Required:	
Checks Plus (Below \$750)	\$ 5.00/ month
Liberty Gold (Below \$2,000).....	\$10.00/ month

Card Fees

VISA Debit Card Annual Fee	Free
Replacement Card Fee	\$ 5.00/ card
ATM Transaction Fee (Over 4 per month)**	\$ 1.00

ACH Fees

Returned Item Fee (Originated Item)	\$15.00
Non-Sufficient Funds (NSF)*	\$25.00/ item
One Time ACH Origination Fee	\$ 3.00

Online Banking

Online Banking Access.....	Free
View Check Images	Free
Online Transfers	Free
Electronic Statements (24 months archived)	Free

Miscellaneous Fees

Stop Pay – Counter Check	\$20.00/ item
Bad Address Fee/ Returned Mail	\$ 1.00/ item
Verification of Deposit (Per Request)	Free
Incoming Wire Transfer.....	\$10.00/ item
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.)

Loan Fees

Loan Application Fee.....	Free
Used Vehicle Carfax Report Fee (Required for Loan Approval)	\$16.00
Loan Late Payment Fee (30 or More Days Late).....	5% of Payments Due

Overdraft Line of Credit Fees

Loan Late Payment Fee (30 or More Days Late).....	5% of Payments Due
Overdraft Transfer Fee (To Checking).....	\$ 3.00/ item
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. This credit union is federally insured by the National Credit Union Administration.

