



Loan Rate and Fee Schedule

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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.

EFFECTIVE Tuesday, January 16, 2018 (rates subject to change without notice)

Consumer Loans	Annual Percentage Rate (APR) Range	Loan Description
Vehicle Loan (New and Used)	* 2.50 % - 16.83 %	First time auto buyers can receive a 0.20% discount for completion of the Understanding Credit Course. Maximum repayment period based on total amount borrowed.
Recreational Vehicle Loan (New and Used)	* 3.99 % - 17.24 %	Recreational Vehicles include: motorcycles, snowmobiles, ATVs, personal watercraft, motorhomes, travel trailers, fifth wheels, van conversions, and campers. Maximum repayment period based on amount borrowed and collateral. Recreational Vehicles may not be used as a primary dwelling.
Boat Loan (New and Used)	* 3.99 % - 17.24 %	Maximum repayment period based on amount borrowed. Boats may not be used as a primary dwelling.
Personal Signature Loan	* 9.99 % - 25.49 %	Maximum repayment period based on total amount borrowed.
Personal Property Loan	* 9.99 % - 23.49 %	Personal Property Loan includes: computers, hot tubs, farm equipment, horse trailer, utility trailer, limited insurance auto loan, and home electronics. Maximum repayment period based on the total amount borrowed.
Tax Loan	* 9.99 % - 25.49 %	Tax Loan includes: property, state, and federal tax payments. Maximum repayment period based on total amount borrowed.
Share Secured Loan	3.61 %	The Share Secured Loan is a variable rate loan derived from the 4-week average of the 26-week Tbill, plus a margin of 2.10%. The monthly payment stays the same throughout the term of the loan even if the rate changes. The number of payments may increase or decrease depending on the index. Required minimum monthly payment amount: \$30.
Certificate Secured Loan	SEE RIGHT (variable rate loan)	The Certificate Secured Loan is a variable rate loan with a rate of 2.10% above the dividend rate of the Certificate securing the loan.

Mortgage Loans

SELCO Mortgage offers a full range of first and second mortgage options for members with a variety of credit, down payment, and monthly payment requirements. Call us at 541-744-7745 or 800-445-4483 to learn more.

Equity Loans	Annual Percentage Rate (APR) Range	Loan Description
Home Equity Combination Line-of-Credit	4.25 % - 9.50 %	SELCO pays all third party costs excluding title insurance and appraisal. Draw period 5-15 years. Repayment period 15 years. No loan fee.
Fixed Rate Conversion Option	* 4.25 % - 18.625 %	Convert all or a portion of the variable rate line of credit balance to a Fixed Rate Conversion Option. Minimum loan amount of \$5,000. Maximum 20 year repayment period.
5 Year Variable Rate Conversion Option	* 4.25 % - 18.00 %	Convert all or a portion of the variable rate line of credit balance to a 5 Year Variable Rate Conversion Option. Periodic rate and the corresponding APR are fixed for the first 5 years. On the fifth anniversary of the conversion date and every five years thereafter, the APR will be adjusted based on the Prime Rate as of the 28th day of the prior month as published in the Federal Reserve. Minimum loan amount is \$5,000. Maximum 20 year repayment period.
Investment Property LOC	5.25 % - 9.50 %	SELCO pays all third party costs excluding title insurance and appraisal. Draw period 5-15 years. Repayment period 15 years. No loan fee.

Visa Card	Annual Percentage Rate (APR) Range	Loan Description
Visa Platinum Card	8.50 % - 18.00 %	No annual fee. Variable APR is based on an index. Depending on your credit qualifications, a margin of 4.00%, 6.00%, 10.00%, or 14.00% will be added to the index to determine your APR. See the Visa disclosure for more details.

*Fixed APR; your APR will be based on your credit qualifications, term of loan, and loan amount. Approved APR will be 0.50% higher than stated APR if you do not have automatic payment from a SELCO account and are not continuously enrolled in eStatements. SELCO NMLS #402847

SELCO ACCOUNT SERVICE FEES

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DEPOSIT ACCOUNT FEES

SERVICE FEES		CHECKING ACCOUNT FEES	
Membership Fee	\$5	Non-Sufficient Funds (NSF Check or ACH returned to merchant)	\$25 per occurrence
Dual Membership	\$5 each owner	Courtesy Pay Fee (NSF Check, ATM withdrawal, ACH, Debit card purchases, and POS purchases honored and not returned to merchant)	\$25 per occurrence
Membership Shares Fee (for single-service households whose balances fall below \$100 during the month)	\$7 per month	Draft Copy	\$2 per copy
Membership Shares Fee (for single-service Outgoing Collection Item)	\$25	Stop Payment Request	\$20 per request
Account Setup Fee (secondary account)	\$5	Stop Payment Request via Privateline/Online Banking	\$5 per request
Teen Vault Account	\$5	Temporary Checks	\$1 per 12 checks
Safari Savers Kids' Club Account Membership	\$1	Returned Check - Third Party	\$10 per item
Account Reopening	\$5	Returned Check - Owner Issued	\$25 per item
Cashiers Check Fee	\$2	Overdraft Transfer	\$3 each occurrence
Check Cashing Fee (cash-back transactions on single service accounts w/ balances of \$100 or less)	\$5	Over Line-of-Credit Limit	\$25 per occurrence
Bill Payment Service (by check issued)	\$2	ELECTRONIC FUNDS FEES	
Fax Service Fee (including member statement)	\$5	Foreign Wire Trace Fee (after 14 day)	\$35
Printed Account History (per pg. first 30 days free)	\$1	Withdrawal Fee Non Co-Op, MAP or CU24 ATMs	\$1
Statement Copy (per pg.)	\$1	Replacement Plastic Card	\$5
Wire Transfer Outgoing	\$25	Rush Replacement Visa Card	Actual Cost
Money Order	\$1.50	ELECTRONIC BILL PAYER FEES	
Travelers Cheques	\$1 per \$100	Bill Payer Service	No-Cost
Travelers Cheques for Two	\$1.75 per \$100	Bill Payer Check Stop Payment	\$25 Each
Gift Check	\$2.50	Bill Payer Check Copies	\$15 Each
Visa Gift Card	\$2.50	Bill Payer Electronic Payment Proof of Payment	\$15 Each
Investor/Investor Plus Account Closure Fee (If within 90 days)	\$50	SAFE DEPOSIT BOX ANNUAL RENTAL FEES	
Traditional IRA/Roth IRA Account Closure Fee (if within 180 days)	\$30	2 X 5 X 22	\$30
Investor Account Withdrawals (each withdrawal in excess of 3/month)	\$10	3 X 5 X 22	\$35
Inactive Account (after 12 mo.)	\$10 per month	4 X 5 X 22	\$40
Bad Address Fee	\$10 per month	5 X 5 X 22	\$45
Legal Process Fee (Garnishments and IRS levies)	\$15	3 X 10 X 22	\$50
Verifications/Payoff Statement	\$5	5 X 10 X 22	\$65
Check Copy (from deposits)	\$5 per copy	10 X 10 X 22	\$110
ACH Stop Payment	\$20	Replacement Fee for Lost Keys	\$25
Research (1hr min)	\$15 per hour	Drilling of Box	Actual Cost
VISA Receipt Copy	\$6	Late Payment Fee: (if fee is more than 30 days late)	\$15
Coin Counting Fee	3% \$200+(daily)		
Coupon Bond Redemption	\$30		
Foreign Item	\$5		
Outgoing Collection Item	\$25		
LOAN ACCOUNT FEES			
NADA Valuation (waived if loan is closed at SELCO)	\$2	Consumer Loan Late Payment (11 days past due)	\$25
Home Loan Estimated Closing Costs	\$140 - \$1200	CUDL Loan Late Payment (11 days past due)	5% of past due payment
Skip Payment	\$30	Home Equity Loan Late Payment (11 days past due; min. \$25)	5% of past due payment
Collateral Protection Administrative Fee	\$50	One-Time ACH Loan Payment (when initiated by Collections)	\$3
Annual Maintenance Fee for Combination LOC	\$45	Consumer Loan Repricing	\$25
Home Equity Early Closure Fee if closed within the first 24 months (whichever is less)	\$500 or 2% of credit limit	Home Equity Loan Repricing Fee (min. \$150)	1% of outstanding balance
Expedited Title Fee	\$15	Title Shipping Fee	\$10
Lien Release Fee	\$30		

Truth-In-Savings Disclosure

Except as specifically described, the following disclosures apply to all of the accounts.

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth in the Rate & Fee Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For all dividend bearing accounts the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The 50 Plus Savings, Money Market, Investor, Investor Plus Account and IRA Premium Account are tiered-rate accounts. The Dividend Rate and Annual Percentage Yield applicable to the account will be based on a balance rate set forth in the Rate & Fee Schedule. Once a balance range is met, the Dividend Rate for that balance will apply to the entire balance.
 - Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield shown in the Rate & Fee Schedule are the prospective rates the Credit Union anticipates paying for the dividend period.
 - Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
 - Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account.
 - Balance Information.** The minimum balance required to open each account is set forth in the Rate & Fee Schedule. The minimum required balance to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Rate & Fee Schedule. On any day the minimum balance is not met, dividends will not be paid or a monthly service fee will be imposed, as applicable. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
 - Amount Limitations.** For 50 Plus Savings, Money Market Accounts and IRA Premium Accounts, no more than six (6) preauthorized automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a \$10 fee. For Investor Account and Investor Account Plus, you may make up to 3 withdrawals of \$500 or more. For the Investor Account Plus, your balance must be \$75,000 or higher to earn the dividend rate. If your balance falls below \$75,000 you will earn the corresponding rate for the Investor Account for that month. If your account falls below \$10,000 (or \$75,000 for the Investor Account Plus), the Credit Union may elect to close the account.
- The rates appearing in this Schedule are accurate and effective for Savings and Checking Accounts as of the date in the Rate & Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SELCO Community Credit Union

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