

OPERATING ENGINEERS LOCAL #148 CREDIT UNION

10/19/2015

SHARES

SHARES 0.10%
SHARE DRAFT 0.05%
CHRISTMAS 0.10%
VACATION 0.10%

CERTIFICATES

6 MONTHS .20% ROTH 1.50%
12 MONTHS .35%
24 MONTHS .65% **MIN DEPOSIT OF \$2500**
36 MONTHS .85%

PENALTIES EFFECTIVE 2/1/02

**EARLY W/D 6 & 12 MO PRINCIPAL ONLY NO INTEREST EARNED.
36 MO – 90 DAY INTEREST PENALTY
24 MO – 6 MOS INTEREST PENALTY**

CAR LOAN RATES

EFFECTIVE THRU 11/16/15

NEW: 2.95% UP TO 36 MOS. 100% MSRP
3.95% UP TO 48 MOS.
4.95% UP TO 60 MOS.
5.95% UP TO 72 MOS.
6.95% UP TO 84 MOS. 80% MSRP
USED: 5.95% UP TO 72 MOS. (2011-2015 MODELS) 100% NADA RETAIL
4.95% UP TO 60 MOS. (2009-2015 MODELS)
5.95% UP TO 48 MOS. (2008 & OLDER)
6.95% UP TO 60 MOS. (2008 & OLDER)

CAN NOW REFINANCE NEW CAR WITHIN 12 MONTHS AS LONG AS 25,000 MILES OR LESS (AN APPRAISAL AND PICTURE ARE REQUIRED FOR USED VEHICLES 2008 OR OLDER)

REFINANCE SPECIAL EFFECTIVE THROUGH 11/16/15

NEW: 2.95% UP TO 36 MOS. (12 MONTHS DATE OF PURCHASE)
3.95% UP TO 48 MOS. (12 MONTHS DATE OF PURCHASE)
4.95% UP TO 60 MOS. (12 MONTHS DATE OF PURCHASE)
5.95% UP TO 72 MOS. (12 MONTHS DATE OF PURCHASE)
6.95% UP TO 84 MOS. **80% MSRP** (12 MONTHS DATE OF PURCHASE)
USED: 5.95% UP TO 72 MOS. (2011-2015 MODELS)
4.95% UP TO 60 MOS. (2009-2015 MODELS)
5.95% UP TO 48 MOS. (2008 & OLDER MODELS)
6.95% UP TO 60 MOS. (2008 & OLDER MODELS)

NEW CAR/MOTORCYCLE 2013-2016 MODELS ONLY - NEW LOANS/NEW MONEY ONLY!!! EFF TO 01/18/16 1.95% UP TO 60 MOS. IF MEMBER'S CREDIT SCORE IS +700 OR ABOVE & QUALIFIES FOR LOAN

NEW & USED CAR SPECIAL FOR 2009 - 2016 MODELS - NEW LOANS/NEW MONEY ONLY!!! EFF TO 01/18/16 2.95% FOR UP TO 78 MOS. IF MEMBER'S CREDIT SCORE IS +650 OR ABOVE AND QUALIFIES FOR LOAN

USED CAR/MOTORCYCLE SPECIAL-2005 & NEWER MODELS - NEW LOANS ONLY/NEW MONEY ONLY!!! EFF TO 01/18/16 3.95% UP TO 60 MOS. IF MEMBER'S CREDIT SCORE IS +600 OR ABOVE AND QUALIFIES FOR LOAN

BOAT & RV SPECIAL EFFECTIVE 08/18/15 THOUGH 12/21/15 **NEW LOANS/NEW MONEY ONLY!**

NEW 5.75% APR – UP TO 15 YEARS TO REPAY 2.95% APR – UP TO 60 MONTHS TO REPAY
USED 6.50% APR – UP TO 15 YEARS TO REPAY 3.95% APR – UP TO 60 MONTHS TO REPAY

\$80,000 TOTAL PER MEMBER FOR COLLATERAL LOANS

\$15,000 TOTAL PER MEMBER FOR UNSECURED LOANS

10/19/2015

SIGNATURE LOAN

MAXIMUM AMOUNT \$15,000-15.50% (UP TO 60 MONTHS TO REPAY)

CREDIT SCORE ALLOWANCES

720 + - Up to 15,000

600 - 719 - Up to 12,000

551 - 599 - Up to \$8,000

450 - 550 - Up to \$6,000

BILL CONSOLIDATION SPECIAL EFFECTIVE THROUGH 02/15/16

\$8000 UP TO 48 MOS 10.95%

FAST CASH BILL PAY SPECIAL EFFECTIVE THOUGH 12/21/15

\$6000 UP TO 54 MOS 7.75%

Less than 3 year on job or filed
BANKRUPTCY; 5,000.00 LIMIT
FOR UNSECURED DEBT!!!!

SHARE SECURED LOAN EFFECTIVE THRU 02/15/16

UP TO 7 YRS 2.25%

EFF 3/16/15-Persons not on
Payroll deduction are limited
\$7500 unsecured debt!!!!

BACK TO SCHOOL LOAN SPEACIAL - EFFECTIVE 09/22/15 THROUGH 12/21/15

\$6500 UP TO 60 MOS 7.95%

MEMBERSHIP DRIVE

ANY NEW MEMBER AGE 18 AND UNDER WILL GET \$10.00 ADDED TO THEIR ACCOUNT UPON
OPENING AN ACCOUNT!!!

Eff 09/21/15 – 1st year of credit union membership – unsecured loan limited to \$500.00 – NO LIMIT
ON COLLATERAL LOAN