

Vehicle Loan Rates

As of January 1, 2012

(Rates Subject To Change At Any Time)



LOAN	TERM	STANDARD RATE*	SILVER RATE**	GOLD RATE**	NOTES
New Auto (Minimum \$30,000 Tier A+ Only)	73-84 Months	3.99%	3.74%	3.49%	Less than 20% down payment
	73-84 Months	3.74%	3.49%	3.24%	20% or more down payment
New Auto	up to 72 Months	2.99%	2.74%	2.49%	Less than 20% down payment
	up to 72 Months	2.74%	2.49%	2.24%	20% or more down payment
Used Auto (Minimum \$30,000 Tier A+ Only)	73-84 Months	3.99%	3.74%	3.49%	Less than 20% down payment [‡]
	73-84 Months	3.74%	3.49%	3.24%	20% or more down payment [‡]
Used Auto	up to 72 Months	2.99%	2.74%	2.49%	Less than 20% down payment [‡]
	up to 72 Months	2.74%	2.49%	2.24%	20% or more down payment [‡]
New Boat	84 Months	5.00%	4.75%	4.50%	10% down payment
Used Boat	60 Months	5.50%	5.25%	5.00%	20% down payment
New Motorcycle	48 Months	4.29%	4.04%	3.79%	10% down payment
Used Motorcycle	36 Months	4.29%	4.04%	3.79%	20% down payment
College Graduate Auto Program — For recent college graduates who are employable but do not yet have a job					
New Auto \$30,000 maximum	up to 72 Months	5.74%	5.49%	5.24%	Less than 20% down payment [‡]
	up to 72 Months	5.49%	5.24%	4.99%	20% or more down payment [‡]
Used Auto \$30,000 maximum	up to 72 Months	6.74%	6.49%	6.24%	Less than 20% down payment [‡]
	up to 72 Months	6.49%	6.24%	5.99%	20% or more down payment [‡]



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

* The rate available only to OECU members with Tier A+ credit. All loans subject to approved credit.

** The Package Rate Discount available only to OECU members with Tier A+ credit and requires auto debit of loan payment as well as Package status. All loans subject to approved credit.

‡ Automobiles titled less than 12 months and having less than 15,000 miles are eligible for New Auto Loan Rates.

The Credit Union will not discriminate on a prohibited basis in approval of loan applications.

PLEASE NOTE: The information provided here is accurate as of the above date and may have changed. To find out what may have changed, contact the Ohio Educational Credit Union at 216-621-6296 or write us at P.O. Box 93079, Cleveland, Ohio 44101-5079. Rates and terms are subject to change without notice. This disclosure is made as an invitation for your inquiries only. It is not meant to be a part of any contract. Please refer to the terms and conditions of your signed contract. Interest rates, dividend rates and/or annual fees are subject to change.



This institution is not federally insured.

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Consumer Loan Rates

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LOAN	TERM	RATE*	SILVER RATE**	GOLD RATE**	NOTES
Shared Secured	84 Months	Prime	Prime	Prime	Loans up to 95% of Pledged Shares
VISA® Platinum — Without Rewards	—	7.25%	7.25%	7.25%	Credit Card Variable Rate = Prime Rate + 4%
VISA® Platinum — With Rewards	—	9.25%	9.25%	9.25%	Credit Card Variable Rate = Prime Rate + 6%
Student Loans					
Private	—	6.00%	6.00%	6.00%	Prime Rate + 2.5% or 6% minimum rate whichever is greater
Stafford PLUS	—	—	—	—	Visit OECU website "Student Loans"

LOAN	TERM	RATE ^v	SILVER RATE**	GOLD RATE**	NOTES
Quick-Cash Term Loan	12 Months 25 Months 36 Months 48 Months	11.00% 11.00% 12.00% 13.00%	10.75% 10.75% 11.75% 12.75%	10.50% 10.50% 11.50% 12.50%	
Holiday Loan	25 Months	9.00%	8.75%	8.50%	Available 11-01-2011 through 01-31-2012
Quick-Cash Line of Credit	—	14.50%	14.25%	14.00%	Min. \$500. Max. \$7,500
Quick-Cash Bill Payer	36-60 Months	16.00%	15.75%	15.50%	
Quick-Cash Home Improvement					Min. \$500. Checks to be made payable to contractor or supply company at closing
12 Month	12 Months	8.50%	8.25%	8.00%	
36 Month	36 Months	9.00%	8.75%	8.50%	
48 Month	48 Months	9.50%	9.25%	9.00%	
Quick Cash Personal Wellness Loan	12 Months 36 Months 48 Months	8.50% 9.00% 9.50%	8.25% 8.75% 9.25%	8.00% 8.50% 9.00%	Min. \$500. Checks to be made payable to medical provider



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* The rate available only to OECU members with Tier A+ credit. All loans subject to approved credit.

** The Package Rate Discount available only to OECU members with Tier A+ credit and requires auto debit of loan payment as well as Package status. All loans subject to approved credit.

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Mortgage Loan Rates

As of January 1, 2012

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LOAN	TERM	RATE*	APR ^{††}	NOTES
Home Equity—Line of Credit <i>Variable Rate</i> <i>(Based on Prime Rate + a margin)</i>	20 year max.	4.500%		Loan to Value [†] <= 80% Prime Rate -0.5% (Minimum Rate of 4.50%) [§]
	20 year max.	4.500%		Loan to Value [†] > 80% and <= 85% Prime Rate (Minimum Rate of 4.50%) [§]
	20 year max.	4.500%		Loan to Value [†] > 85% and <= 90% Prime Rate +0.5% (Minimum Rate of 4.50%) [§]
Home Equity Term Loan Second Mortgage <i>Fixed Rate</i>	5 year	4.000%	4.000%	Loan to Value [†] <= 80%
		5.000%	5.000%	Loan to Value [†] > 80% and <= 85%
		6.000%	6.000%	Loan to Value [†] > 85% and <= 90%
	10 year	4.500%	4.500%	Loan to Value [†] <= 80%
		5.500%	5.500%	Loan to Value [†] > 80% and <= 85%
		6.250%	6.250%	Loan to Value [†] > 85% and <= 90%
		7.000%	7.000%	Loan to Value [†] > 85% and <= 90%
	15 year	4.750%	4.750%	Loan to Value [†] <= 80%
		5.750%	5.750%	Loan to Value [†] > 80% and <= 85%
		6.500%	6.500%	Loan to Value [†] > 85% and <= 90%
20 year	5.000%	5.000%	Loan to Value [†] <= 80%	
	6.000%	6.000%	Loan to Value [†] > 80% and <= 85%	
	7.000%	7.000%	Loan to Value [†] > 85% and <= 90%	
Non-Owner Occupied	5 Year	9.500%	9.660%	Loan to Value [†] <= 65%
Second Mortgage	10 Year	9.750%	9.840%	Loan to Value [†] <= 65%
Fixed Home Equity	15 Year	10.000%	10.060%	Loan to Value [†] <= 65%
Non-Owner Occupied— Home Equity Line of Credit— Variable Rate	20 Year Max.	6.250%	N/A	Loan to Value [†] <= 65%
First Mortgages	Various Fixed and Adjustable Rate Mortgages Construction Loans 180-Day Rate Lock Available			Contact 24-Hour Loan Application Department 1-800-552-6328, ext 5 or visit website home page and use Loan Application for current rates



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† Loan to Value equals the percentage of the value of the house less any first mortgage.

†† APR= Annual Percentage Rate and is based on a \$100,000 loan.

The Credit Union will not discriminate on a prohibited basis in approval of loan applications.

§ Credit tiers "A+" and "A" are eligible for a 3.50% introductory rate for a period of twelve (12) full billing cycles from the HELOC booking date. Applications must be received on or after May 24, 2011.

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Your deposits are insured to \$250,000 per account.

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