OBEE CREDIT UNION

Effective October 30, 2026

CONSUMER LOAN RATES

O Bee Credit Union | 360-943-0740 | www.obee.com

VEHICLE LOANS		
PRODUCT	**APR***	**REPAYMENT**
New/Used Vehicles	4.99% - 16.49%	Up to 84 months
Motorcycle	7.24% – 8.99%	Up to 84 months
Boat	7.99% – 9.99%	Up to 120 months
RV	7.99% – 10.24%	Up to 180 months
Note: Get a .25% interest rate discount on qualified hybrid or electric cars		

* Loan rates are subject to loan term and applicant's credit history. Subject to change without notice.

PERSONAL LOANS		
PRODUCT	**APR***	**REPAYMENT**
Personal Loan	9.75% - 17.49%	Up to 60 months
Flash Cash	28%	$500 (min.) - $2,500 (max.) 12-24 months
CD Secured	2% above share stated rate	Up to 36 months
Share Secured	2% above share stated rate	Up to 60 months
Home Improvement (unsecured)	8.75% – 9.25%	Up to 180 months

EMERGENCY LOANS		
PRODUCT	**APR***	**FEATURE**
Emergency Home Loan	10.00% - 14.50%	$25,000 max 84 months
General Emergency Loan	8.75% - 16.00%	$5,000 max 6 -36 months

HOME EQUITY LOANS		
PRODUCT	**APR***	**LTV**
Home Equity Line of Credit- OO	7.75% - 8.75%	Up to 85%
Home Equity Line of Credit- NOO	9.25% - 9.75%	Up to 75%
Home Equity Line of Credit 100%- OO	9.25% - 9.99%	86% - 100%

Important Terms & Conditions

O Bee Credit Union membership required.** Rates are based on an evaluation of credit history and other factors specific to your loan (such as your loan term, age of collateral, occupancy of collateral property, combined loan-to-value, lien status and loan amount as applicable) and may be higher than the lowest rates advertised. Your final Annual Percentage Rate (APR) may differ from your loan interest rate due to additional fees that may apply.

Auto Loan: Lowest rates advertised are based on established member's loan with a term of 36 months or less and Loan to Value (LTV) ratio of 120% or less. LTV based on Kelley Blue book and NADA retail.

Share and Certificate of Deposit (CD) Secured Loan: After account opening APR* may vary based on changes in the dividend/interest rate on your O Bee Credit Union shares or CD for your specifically pledged account. Term up to 36 months.

General Emergency Loan: For life events such as natural disaster, lapse in employment due to a layoff that affects a whole company/organization/reginal area, etc.

Home Equity Lines of Credit: Property must be located in the State of Washington. You may have to pay certain third parties closing costs that range between $0 to $2,756 depending on the location of the property, the amount of the loan and other factors. Washington state reconveyance fees apply and will be collected upon payoff at the current Washington state reconveyance rate in effect at that time. Property insurance and, if applicable, flood insurance required. Home Equity Lines of Credit: APRs* do not include costs and rate may vary quarterly (maximum 18% APR*). During the draw period, payments will be due monthly, and your minimum monthly payment will be equal to the amount of interest accrued during that billing cycle. At the end of the draw period, your monthly payment will increase equal to the principal and interest amount necessary to pay the loan balance over the remainder of the loan term. Home Equity Line of Credit Account Fixed Rate Advances provide for up to 15 years of monthly principal and interest payments, depending on the amount advanced. Fixed Rate Advances are subaccounts of a Home Equity Line of Credit (HELOC).

RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

*Annual Percentage Rate

**Anyone who lives or works in Washington State is eligible for membership to O Bee Credit Union



