

# Home Loans

Effective January 1, 2025



A Division of Rivermark Community Credit Union

## Home Equity Line of Credit

### Variable Rate (APR)

7.65–11.15%

Variable rate line of credit based on Prime Rate, plus or minus a margin. Convert to a fixed rate up to two times and the first conversion is free. Convert again for just \$50.

Home Equity Line of Credit: Rate is based on Wall Street Journal Prime Rate plus or minus a margin. The Prime Rate is currently 7.50%. Maximum APR is 12.00%. Floor APR is 3.99%. First loan conversion is free; the fee for a second conversion is \$50.00. The fee to reconvert back to an adjustable rate credit line is \$100.00. The rate for the fixed rate conversion will be set at the time of conversion and will be based on Prime Rate plus a margin. Closing costs range from \$603.00 to \$3376.00, depending on loan amount, loan position, and appraisal costs.

## Mortgage Loans

### Adjustable Rate Mortgages\*

#### Term

#### Fixed Rate Period

#### Adjustable Rate (APR)

#### Features and Conditions

Adjustable Rate Mortgages*	Term	Fixed Rate Period	Adjustable Rate (APR)
<b>3/6 ARM</b>	30 years	3 years	rates quoted daily
<b>5/6 ARM</b>	30 years	5 years	rates quoted daily
<b>7/6 ARM</b>	30 years	7 years	rates quoted daily
<b>10/6 ARM</b>	30 years	10 years After the fixed period, the rate may vary	rates quoted daily

After the fixed rate period, the 3/6 ARM loans can adjust up or down by 2% per year, not to exceed 6% above the start rate. After the fixed rate period, the 5/6 ARM loans can adjust up or down by 2% per year not to exceed 5% above the start rate. For the 7/6 and 10/6 ARM loan, after the fixed rate period, the rate can adjust annually. At the first adjustment, the rate can adjust up or down by no more than 5% and each subsequent adjustment can go up or down by no more than 2%. The interest rate for the 7/6 and 10/6 ARMs can never be higher than 5% above the start rate.

### Fixed Rate Mortgages\*

Available for terms up to 30 years. Call for current rates and flexible terms, or apply online at [www.advantiscu.org](http://www.advantiscu.org).

\*The annual percentage rates (APRs) for the 30 Year Fixed (360 Monthly Payments), and 5 Year adjustable-rate loans (30-year term) are calculated based on a purchase of single family, owner-occupied residence with a down payment of 20%, a loan amount of \$440,000.00, and a property located in Multnomah County, Oregon. The annual percentage rates (APRs) for the 5 Year adjustable rate 100% Loan to Value (LTV) loans (30-year term) are calculated based on a purchase of a single-family, owner-occupied residence with a purchase price and loan amount of \$440,000.00 and located in Multnomah County, Oregon.

The APR includes the approximate cost of prepaid finance charges, including 15 days of prepaid interest, a \$1650 origination fee, and any applicable points associated with the interest rate. Actual APRs for individual loans may differ. All loan applications are subject to credit and property approval. If your down payment or equity is less than 20% mortgage insurance may be required, which will increase the monthly payment and APR. Assumes no other loans or liens on subject property. Property and/or flood hazard insurance may be required. These mortgage rates are based upon a variety of assumptions and conditions, some of which may include a credit score of 780 or higher. Your loan's interest rate will depend on specific characteristics of your transaction and your credit profile up to the time of closing. Adjustable-rate mortgage (ARM) interest rates and payments are subject to change during the loan term. That change can increase or decrease your monthly payment. ARM interest rates and payments are subject to increase after the initial fixed-rate period (3 years for a 3/6 ARM, 5 years for a 5/6 ARM, 7 years for a 7/6 ARM and 10 years for a 10/6 ARM).

Payment examples use rates available as of 12/23/2024.

30 Year Fixed Rate For a 30-Year Fixed Rate Mortgage Loan at 6.875% interest rate; 7.044% APR would be 360 monthly payments of \$2,890.49.

5/6 ARM loan payment example: The initial 60 monthly payments with a rate of 6.0% is \$2638.02. Followed by 300 monthly payments based on a 6-month rate adjustment frequency. The maximum first adjusted rate for this loan will never be more than 8.0%, with a maximum first payment of \$3433. The maximum lifetime rate will never be more than 11.0% with an estimated maximum monthly payment of \$3993.

100% LTV 5/6 ARM loan payment example: The initial 60 monthly payments with a rate of 6.625% is \$2817.37. Followed by 300 monthly payments based on a 6-month rate adjustment frequency. The maximum first adjusted rate for this loan will never be more than 8.625%, with a maximum first payment of \$3636. The maximum lifetime rate will never be more than 11.625% with an estimated maximum monthly payment of \$4211



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<b>Auto</b>	<b>Rate (APR)</b>	<b>Adjustable Rate (APR)</b>	<b>Features and Conditions</b>
Model Years 2021 & newer	6.49 - 18.09%	n/a	Finance up to 120% of MSRP/Kelley Blue Book plus title, license and registration. Actual APR, loan term, and LTV will be based on credit qualifications, loan amount and collateral. Talk to a member advisor about additional options.
Model Years 2020 - 2016	6.99 - 18.84%	n/a	
Model Years 2015 & older	7.99 - 19.84%	n/a	
Start Auto Loan	See rates above	n/a	
<b>RV</b>			Finance up to 90% of MSRP or average NADA retail for model years 2019 and newer and up to 85% of average NADA retail for model year 2019 and older on motor homes, travel trailers, and fifth wheels. Actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.
Model Years 2020 & newer	10.06 - 13.56%	n/a	
Model Years 2019 & older	11.36 - 15.86%	n/a	
<b>Boat</b>			Finance up to 90% of MSRP or average NADA retail on boats. Actual APR, loan term, and LTV will be based on credit qualifications, loan amounts and collateral.
Model Years 2020 & newer	9.39 - 12.89%	n/a	
Model Years 2019 & older	11.19 - 14.69%	n/a	
<b>Motorcycle</b>			For all motorcycle loans the actual APR, LTV and loan term will be based on credit qualifications, loan amount and collateral.
Model Years 2016 & newer	8.56 - 11.56%	n/a	
<b>Personal RV</b> New Units Only			For all personal RV loans the actual APR, LTV and loan term will be based on credit qualifications, loan amount and collateral.
	9.89 - 12.89%	n/a	
<b>Personal</b>			A fixed term loan with a fixed rate. Borrow between \$3,000 and \$30,000.
	11.99 - 19.99%	n/a	
<b>Share Secured</b>			Adjustable rate loan up to \$50,000 secured by funds on deposit at Advantis. The APR is adjustable and is based on the average nominal interest rate (excluding the zero interest tier) the credit union pays on its Regular Savings (the index), plus a margin.
	n/a	2.75%	
<b>Start Personal</b>			A fixed term, fixed rate loan up to \$3,000. Flexible terms for first-time borrowers.
	16.40 - 24.40%	n/a	

APR = Annual Percentage Rate. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval.

# Credit Cards

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VISA Credit Cards*	Credit Limit	Variable Rate (APR)	Features and Conditions
<b>Signature Cashback Rewards</b>	\$30,000	14.74% - 23.74%	Earn 1.5% unlimited cash back with every purchase. Credit limits from \$250 to \$30,000.
<b>Business Cashback Rewards</b>	\$30,000	15.74% - 23.99%	Earn 2% unlimited cash back for your small business. Credit limits from \$250 to \$30,000.
<b>Platinum</b>	\$30,000	12.74% - 21.74%	Best for members who want to consolidate and pay down higher interest debt. Credit limits from \$250 to \$30,000.
<b>Secured</b>	\$50,000	19.74%	Best for members who need to rebuild and strengthen their credit. Credit limit starts at \$250, backed by deposit.
<b>Start</b>	\$2,500	12.74% - 21.74%	Perfect for members who have never had a credit card and want to establish credit. Includes flexible terms for first time borrowers. Credit limits from \$250 to \$2,500.

\* The APR (Annual Percentage Rate) is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. Except where otherwise indicated, the APR is accurate as of the date of this Rate Sheet and is subject to change without notice. Rates are based on your credit history, current credit report and loan to value ratio. All loans are subject to underwriting approval. Foreign currency conversion fee up to 1% may apply.



View current rates  
on our website

