



Home Energy Remodel Financing

Finance Your Project with Mid Oregon Credit Union

Mid Oregon Credit Union has partnered with Energy Trust of Oregon to help you remodel your home so it's more energy efficient and comfortable.

Save Time and Money with our Special Loan Programs

(Home energy remodel projects utilizing Energy Trust incentives are eligible for financing.)

- No fee Personal Loan options
- Home Equity Line of Credit with no closing costs
- Flexible loan amounts to meet your needs
- Enjoy low rates and local service

Let us Help You Finance Your Project!

It's easy to apply. Complete our simple online loan application at midoregon.com/homeenergy. You'll enjoy the guidance of a local lending expert from application through closing. If you need assistance, please call 541-585-1940 to speak to a Mid Oregon Credit Union Financial Service Representative.

Compare our loan options:

	No-Fee Personal Loan (borrow up to \$5,000)	No-Fee Personal Loan (borrow up to \$25,000 with courtesy deed)	Home Equity Line of Credit No closing Costs <i>Maximum 90% LTV</i>
This loan is great for:	Smaller projects you want to pay off with a shorter term loan. Entire loan is used for energy upgrades	Larger projects to projects that include non-energy related upgrades (up to 49% of the project cost)	Larger projects or projects that include non-energy related upgrades (up to 49% of the project cost)
Loan Amount	\$1,000 - \$5,000	\$5,001 - \$25,000	\$10,000 and up
APR*	As low as 5.500% APR* fixed rate	As low as 5.500% APR* fixed rate	As low as 3.990% APR* variable rate
Term	Up to 60 months (5 years)	Up to 120 months (10 years)	Up to 5-year draw period, which may be renewed
Fees	No origination fees No annual fees No prepayment penalties	No origination fees No annual fees No prepayment penalties	No closing costs** No annual fees*** No prepayment penalties

Energy Trust of Oregon is not an affiliate of Mid Oregon Credit Union.

* See back for additional important disclosures.

** Excluding appraisal if applicable. If you pay off and close your Home Equity Line of Credit Plan within one year from the opening date, those fees will be included in the payoff amount.

*** With loan balance over \$5,000

Mid Oregon Credit Union

We're Local and Member-Owned

Mid Oregon is locally owned by our more than 24,000 members and have been serving Central Oregon for over 57 years. Your financed dollars keep working in Central Oregon and as a Mid Oregon member, you are supporting local jobs and investing in local events and organizations.

Enjoy Better Rates and Better Value

We exist to return financial value to our members. Join us and enjoy lower rates on loans, higher earnings on savings, low fees, and other great services.

It's Easy to Switch to Mid Oregon Credit Union

If you live, work, go to school, or worship in Deschutes, Jefferson, or Crook County, you're eligible to join! Open a membership and your new account in minutes with our simple online application. Visit midoregon.com to get started.

Convenient Ways to Manage Your Accounts

24/7 Online Banking

You can join Mid Oregon, open new accounts, and manage your accounts - all online, anytime. Take care of most of your account needs without visiting a branch when you use our online and mobile options, with no monthly fee:

- Online Account Opening
- Mobile Banking
- Mobile Deposits
- eStatements
- eBillPay
- ATMs

Or, visit us at a branch near you:

Bend

202 NE Olney Avenue

East Bend

1386 NE Cushing Drive

Redmond

2625 SW 17th Place

Prineville

305 NE Hickey Farms Road

Madras

395 SE Fifth Street

La Pine Lending Center

51473 Hwy 97 #110

midoregon.com | 541-382-1795

***APR=Annual Percentage Rate.** All rates are accurate as of 9/16/2014 and are subject to change without notice. Property insurance is required, flood insurance may be required. All loans are subject to underwriting approval. **No Fee Personal Loan:** Payments on a 5-year personal loan at 5.500% would be \$19.11/month per \$1000 borrowed. No-fee personal loan with courtesy deed payments on a 10-year personal loan at 5.500% would be \$10.86/month per \$1000 borrowed. **Home Equity Line of Credit:** This is a variable rate loan. Current APRs range from 3.990% to 6.500%. Your rate will be based on your credit score, lien position, and loan-to-value. Rates are based on the average rate of the 26 Week US Treasury Bill. The maximum ANNUAL PERCENTAGE is 6.0% above the initial rate on your plan, over the life of the loan. The minimum ANNUAL PERCENTAGE RATE is 1.0% below the initial rate on your plan, over the life of the loan. No fee excludes appraisal if applicable. Appraisal at borrower's expense.