



# 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
- Home Equity Loan or 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. Learn more and apply online at <http://bit.ly/MOCUenergytrust>. 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 with a Mid Oregon Credit Union Loan Officer.

### Compare our loan options:

	<b>No-Fee Personal Loan</b> (borrow up to \$10,000)	<b>Home Equity Loan</b> <b>No closing costs</b> <i>Maximum 90% LTV</i>	<b>Home Equity Line of Credit</b> <b>No closing costs</b> <i>Maximum 90% LTV</i>
<b>This loan is great for:</b>	Smaller projects you want to pay off with a shorter term loan. Entire loan is used for energy upgrades	Larger projects or 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)
<b>Loan Amount</b>	\$1,000 - \$10,000	\$3,000 and up	\$10,000 and up
<b>APR*</b>	As low as <b>5.500%</b> APR* fixed rate	As low as <b>4.750%</b> APR* fixed rate	As low as <b>4.250%</b> APR* variable rate
<b>Term</b>	Up to 72 months (6 years)	Up to 180 months (15 years)	Up to 5-year draw period, which may be renewed
<b>Fees</b>	No origination fees No annual fees No prepayment penalties	No closing costs** 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 Loan or 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 more than 30,000 members and has been serving Central Oregon since 1957. Your financed dollars keep working in Central Oregon and as a Mid Oregon member, you support local jobs and the community where we live.

## 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, Crook, Wheeler, Lake, or North Klamath County, you're eligible to join! Open a membership and your new account in minutes with our simple online application. Visit [midoregon.com](http://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
- Nationwide Network of ATMs

## Or, visit us at a branch near you:

PO Box 6749 | Bend OR 97708-6749

(541) 382-1795 | (800) 452-3313

[www.midoregon.com](http://www.midoregon.com)

Bend: 202 NE Olney (Corner of 2nd & Olney)  
East Bend: 1386 NE Cushing Drive (South of Neff, off 27th)  
Prineville: 305 NE Hickey Farms Road (In front of Bi-Mart)  
Redmond: 2625 SW 17th Place (Next to Bi-Mart)  
Madras: 395 SE Fifth Street (At Fifth and "F" Streets)  
La Pine: 51675 Huntington Road (Across from Bi-Mart)  
Sisters: 703 N Larch (Across from Post Office)



**\*APR=Annual Percentage Rate.** All rates are accurate as of 12/01/2018 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 6-year personal loan at 5.500% would be \$16.34/month per \$1000 borrowed. **Home Equity Loan:** This is a fixed rate loan. Current APRs range from 4.500% to 5.500%; 4.750% is 5-year term in 2nd lien position. Your rate will be based on your credit score, lien position, and loan-to-value. **Home Equity Line of Credit:** This is a variable rate loan. Current APRs range from 4.250% 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.