

# RATE & FEE SCHEDULE

RATES AS OF: 09/17/2025



## HOME EQUITY LINE OF CREDIT

### OWNER OCCUPIED (VARIABLE RATE)

	APR (AS LOW AS)
Quarterly Rate _____	<b>6.75%</b>
5 Year _____	<b>7.25%</b>
15 Year _____	<b>8.50%</b>

### NON-OWNER OCCUPIED (VARIABLE RATE)

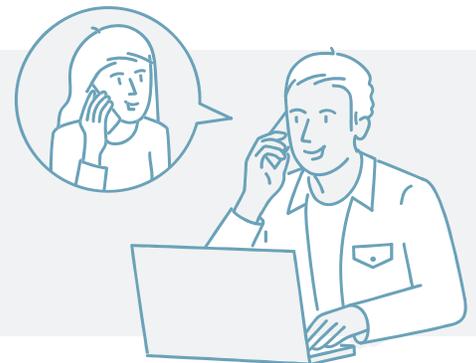
	APR (AS LOW AS)
Quarterly Rate _____	<b>7.75%</b>
5 Year _____	<b>8.25%</b>
15 Year _____	<b>9.50%</b>

\*All variable rates based on the Prime Index, as published in the Wall Street Journal, and may adjust every quarter, every 5 years, or every 15 years with a maximum interest rate of 18%. Payments calculated on a 15-year or interest only repayment schedule during draw period. After draw period expires, then the loan is repaid based on a 15-year term. Rate subject to change without notice and based on member's qualifications. Homeowners insurance is required for every line of credit. Contact the credit union for complete details.

### HELOC DISCLOSURES

## INTERESTED IN A FREE CONSULTATION?

Call a CCCU Loan Officer at **503.797.7561** or **503.232.8070**.  
You may also stop by any of our branch locations.



[www.consolidatedccu.com](http://www.consolidatedccu.com)  
503.232.8070 | 800.444.8115



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