

# Winter Loan Special

Offer expires January 31, 2023

# 7.25%<sup>APR</sup><sup>1</sup>

If you borrow:  
**\$6,000**  
**36** Monthly Payments

In a range of \$185.97<sup>2</sup> and \$203.36<sup>2</sup> depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement.

Total Finance Charge: \$715.87<sup>2</sup>  
(The dollar amount the credit will cost you)

If you borrow:  
**\$3,000**  
**24** Monthly Payments

In a range of \$134.67<sup>2</sup> and \$143.21<sup>2</sup> depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement.

Total Finance Charge: \$236.75<sup>2</sup>  
(The dollar amount the credit will cost you)

If you borrow:  
**\$1,500**  
**12** Monthly Payments

In a range of \$129.97<sup>2</sup> and \$134.27<sup>2</sup> depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement.

Total Finance Charge: \$60.18<sup>2</sup>  
(The dollar amount the credit will cost you)

Other amounts and terms are available.  
Speak to a representative for more options.

1. Complete the loan application - online or print!
2. Attach a copy of your most recent pay stub
3. Return it to OUR Credit Union

Upon approval, we will deposit the funds into your specified account. If you are not currently a member, you must establish an account before your loan can be disbursed.

Anyone who lives in Michigan is eligible to join OUR Credit Union. Once a member, you may take advantage of all the services we have to offer. If you have any questions, please contact us: 248.549.3838 fax: 586.751.2454

- OUR Debt Protection is voluntary and not required in order to obtain credit. We will not consider whether or not You elect protection in making a credit decision.
- We will give You additional information before You are required to pay for Our Payment Protection. This information will include a copy of the Contract containing the terms of Our Payment Protection. There are eligibility requirements, conditions and exclusions that could prevent You from receiving benefits under Our Payment Protection. You should carefully read the Contract for a full explanation of the terms of Our Payment Protection. You may terminate protection on Your account(s) at any time by providing Us with written notice at least five (5) business days prior to the requested termination date. If You do so within thirty (30) days of purchasing protection, We will credit You for any Program fees charged for the protected account(s).

<sup>1</sup>Annual Percentage Rate. This Special Offer is not to be used to refinance existing OUR Credit Union loan balances unless adding at least \$1,000 in new money to the existing balance. Rates are subject to change at any time without prior notice. <sup>2</sup> Depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement. Estimated Amount.

Late Charge: If your payment is 15 or more days late, you will be charged the greater of 5.00% of the payment due or \$15. You are giving a security interest in your credit union accounts in accordance with the "Pledge of Savings." For additional information refer to the Note and subsequent Loan Agreement and Consumer Credit Disclosure Statement.

