OUR WINTER LOAN SPECIAL

8.99% APR[1]

(The cost of your credit as a yearly rate)

If you borrow:

$10,000

60 Monthly Payments

In a range of $207.56[2] and $238.67[2] depending on leve of optional OUR Payment Protection selected. Monthl payments begin 45 days following disbursement.

Total Finance Charge: $2,567.54[2]

(The dollar amount the credit will cost you)

7.99% APR[1]

(The cost of your credit as a yearly rate)

If you borrow:

$5,000

36 Monthly Payments

In a range of $156.67[2] and $171.24[2] depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement.

Total Finance Charge: $658.63[2]

(The dollar amount the credit will cost you)

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

APPLYING IS SIMPLE!

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. If you have any questions, please contact us: 248.549.3838

Offer expires January 31, 2027



- 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).

[1]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. [2] 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.

OUR CREDIT UNION

OUR CREDIT UNION

WINTER LOAN SPECIAL Application



Amount I'd like to borrow:

☐ $10,000 ☐ $5,000 ☐ $ _____

Please contact a Financial Services Representative for other available amounts and terms.

Purpose of loan:_____

Deposit the funds into my:

☐ Share Account ☐ Checking ☐ Mail Check

I would like to make my payments by:

☐ Cash/Mail ☐ Transfer from Share Account

☐ Transfer from Checking Account

Voluntary Debt Protection Option (Choose one)

I WANT more information about Debt Protection. I understand the credit union will disclose the cost to protect my loan. The protection is voluntary and does not affect my loan approval. In order for my loan to be covered, I will need to sign a separate agreement that explains the terms and conditions. _____(initials)

I DO NOT WANT Debt Protection. _____(initials)

You warrant the truth of the below information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You hereby acknowledge Your intent to apply joint credit.

Applicant's/Borrower's Initials_____

Co-Applicant's/Borrower's Initials_____

X _____ _____

Applicant's/Borrower's Signature Date

X _____ _____

Co-Applicant's/Co-Borrower's Signature Date

NOTE

If approved and disbursed by the credit union, you (if more than one of you, jointly and severally) promise to pay the credit union the principal amount plus interest on the unpaid balance according to the payment schedule and rate listed in the applicable disclosures provided on the prior page. The rest of the terms and conditions of this Note are listed herein. You also pledge your accounts in the credit union in accordance with the "Pledge of Savings." However, if payments on this loan are up-to-date, Borrower(s) can withdraw shares and/or deposits in excess of the outstanding loan amount.

A. Prepayment: You can repay all or any part of this loan at any time without penalty.

B. Late Charges: Fines or charges may be imposed for late payments on this loan up to the maximum shown in the disclosures provided.

C. Default: You are in default if you fail to make a payment on this loan on time. You are also in default under this Note if you die, file bankruptcy, or if you are in default under any other agreement with this credit union.

D. Acceleration: If you are in default, any part of this loan then unpaid and any other amounts you owe under any other agreement with this credit union are due and payable in full without notice to you (unless a mortgage provides otherwise), at credit union's option.

E. Pledge of Savings: As security for all amounts owing under this Note, you pledge all shares and/or deposits (including earnings and additions) you now or in the future have in this credit union, but only up to the total of such amounts unpaid from time to time. If you default, you authorize the credit union to apply such shares and/or deposits to payment of these amounts. This pledge does not apply to shares and/or deposits in an Individual Retirement Account (IRA); Keogh Plan or All-Savers Certificate. Regardless of this pledge, if payments on this loan are up-to-date, Borrower(s) can withdraw shares and/or deposits to the extent indicated on this form.

F. By signing as Applicant/Borrower and/or Co-Applicant/Co-Borrower, I/We hereby certify that all statements made, are true and complete, are submitted for the purpose of obtaining credit and that the Credit Union may rely on them for such determination. I/We authorize the Credit Union to obtain such information as it may require concerning the statements made in this Application/Note, and agree that the application shall remain the Credit Union's property whether or not the loan is granted. I/We also agree that information regarding the account may be given to a credit reporting agency. In addition, I/We agree to the terms and conditions of this Note, including those terms and conditions which appear in the applicable disclosures provided.

Federally insured by NCUA

Finance charge may vary with loan date, and your last payment may be more or less than previous payments. Approval is subject to normal credit standards and criteria, and you must apply by January 31, 2027, to qualify for the special rate. Please attach a copy of your most recent pay stub(s) in order for us to verify income. The credit union reserves the right to request additional information, if necessary, and reserves the right to withdraw this loan offer at any time. 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. Seasonal Loans are not eligible for rate discounts.

ATTACH SEPARATE LIST FOR ADDITIONAL DEBTS

NAME	SOCIAL SECURITY NUMBER	EMAIL ADDRESS	ACCOUNT NUMBER
ADDRESS, CITY, STATE, ZIP		HOME PHONE NUMBER	DRIVER'S LICENSE NUMBER
BIRTHDATE	MOTHER'S MAIDEN NAME		GROSS MONTHLY INCOME
EMPLOYER	POSITION	DATE STARTED	EMPLOYMENT PHONE NUMBER
EMPLOYMENT ADDRESS	CITY, STATE, ZIP		OTHER INCOME/SOURCE
CO-APPLICANT NAME	SOCIAL SECURITY NUMBER	EMAIL ADDRESS	
ADDRESS, CITY, STATE, ZIP		HOME PHONE NUMBER	DRIVER'S LICENSE NUMBER
BIRTHDATE	MOTHER'S MAIDEN NAME		GROSS MONTHLY INCOME
EMPLOYER	POSITION	DATE STARTED	EMPLOYMENT PHONE NUMBER
EMPLOYMENT ADDRESS	CITY, STATE, ZIP		OTHER INCOME/SOURCE
REFERENCE (OTHER THAN SPOUSE)	ADDRESS		PHONE NUMBER
MORTGAGE CO. OR LANDLORD'S NAME	MONTHLY PAYMENT		MORTGAGE BALANCE
WHAT COMPANY IS YOUR AUTO LOAN FINANCED THROUGH?	MONTHLY PAYMENT		AUTO LOAN BALANCE
WHICH MAJOR CREDIT CARD (COMPANY) DO YOU USE?	MONTHLY PAYMENT		CREDIT CARD BALANCE

CREDIT UNION USE ONLY

Loan Officer - Approves/Rejects

Signature _____

Amount _____ Date _____

I/D Ratio _____

Comments _____

Copy of application/note mailed _____

by initials _____ Date _____