



Rates accurate as of 03/27/2018

| Repayment Period | Loan Amount | Annual Percentage Rate (APR*) |
|------------------|----------------------|-------------------------------|
| 60 months | up to \$10,000 | 8.74% - 9.99% |
| 96 months | \$10,001 to \$15,000 | 8.74% - 9.99% |
| 120 months | \$15,001 to \$25,000 | 8.74% - 10.49% |

***APR = Annual Percentage Rate.** Your APR depends on amount borrowed and credit qualifications including residential status, credit history, employment history, and ability to repay. Renew loan proceeds must be used exclusively for home improvement on your primary residence. Improvements planned on second and/or vacation homes, investment properties, mixed-use commercial/residential, mobile and manufactured homes, condominiums and timeshares are not eligible for Renew Home Improvement Loan purposes.

Lowest APRs in each range include a 0.25% discount from our Checking Relationship Plan for an automatic loan payment from a Columbia Credit Union checking account. Auto Pay can be set up through online banking or a Columbia Credit Union representative. The Plan discount excludes payments made to lines of credit, credit cards, share-secured loans, 1st mortgages, home equity, business loans, and payments made through online bill pay. Payment example: If you borrow \$20,000 for 120 months at 8.74%, your monthly payment will be \$251.38.

Membership is required to borrow. Equal Housing Opportunity.