

No Member may take out a loan with Orlando Credit Union that would cause the Member to be indebted to the credit union in an aggregate amount exceeding 10% of the credit union's total unimpaired capital and surplus. This excludes real estate loans. First mortgage loans shall not exceed the FNMA/FHLMC maximum established caps.

NOTE: Total non-collateral loans (signature, Visa Platinum, line of credit) must not exceed 50% of the member's annual gross income; not to exceed the loan policy maximums.

Orlando Credit Union Visa Smart Credit Card

Purchase and Balance Transfer Rates

Tier	Credit Score	Index (Prime Rate)	Margin	APR (Index + Margin)	Ongoing Introductory Offer
Tier 1	760+	7.25%	5.99%	13.24%	1.99% for 6 months
Tier 2	720 - 759	7.25%	8.99%	16.24%	1.99% for 6 months
Tier 3	680 - 719	7.25%	9.99%	17.24%	3.99% for 6 months
Tier 4	640 - 679	7.25%	10.50%	17.75%	6.99% for 6 months
Tier 5	600 - 639	7.25%	10.50%	17.75%	N/A

Cash Advance Rates

Tier	Credit Score	Index (Prime Rate)	Margin	APR (Index + Prime)	Ongoing Introductory Offer
Tier 1	760+	7.25%	10.50%	17.75%	None
Tier 2	720 - 759	7.25%	10.50%	17.75%	None
Tier 3	680 - 719	7.25%	10.50%	17.75%	None
Tier 4	640 - 679	7.25%	10.50%	17.75%	None
Tier 5	600 - 639	7.25%	10.50%	17.75%	None
*Maximum APR is 18.00%.					Ongoing introductory offer is for net new cards only.

Orlando Credit Union Visa Xtreme REWARDS Credit Card

Purchase and Balance Transfer Rates

Tier	Credit Rating	Index (Prime Rate)	Margin	APR (Index + Margin)	Ongoing Introductory Offer
Tier 1	760+	7.25%	8.49%	15.74%	1.99% for 6 months
Tier 2	720 - 759	7.25%	10.50%	17.75%	1.99% for 6 months
Tier 3	680 - 719	7.25%	10.50%	17.75%	3.99% for 6 months
Tier 4	640 - 679	7.25%	10.50%	17.75%	6.99% for 6 months
Tier 5	600 - 639	7.25%	10.50%	17.75%	N/A

Cash Advance Rates

Tier	Credit Score	Index (Prime Rate)	Margin	APR (Index + Prime)	Ongoing Introductory Offer
Tier 1	760+	7.25%	10.50%	17.75%	None
Tier 2	720 - 759	7.25%	10.50%	17.75%	None
Tier 3	680 - 719	7.25%	10.50%	17.75%	None
Tier 4	640 - 679	7.25%	10.50%	17.75%	None
Tier 5	600 - 639	7.25%	10.50%	17.75%	None

*Maximum APR is 18.00%.

Ongoing introductory offer is for net new cards only.

Orlando Credit Union Secured VISA Credit Card^

Purchase and Balance Transfer Rates

Credit Rating	Index (Prime Rate)	Margin	APR (Index + Margin)	Ongoing Introductory Offer
760+	7.25%	5.99%	13.24%	N/A
720 - 759	7.25%	8.99%	16.24%	N/A
680 - 719	7.25%	9.99%	17.24%	N/A
640 - 679	7.25%	10.50%	17.75%	N/A
600 - 639	7.25%	10.50%	17.75%	N/A

^No cash advances allowed on Secured Visa Credit Card

New Auto Loans (model year 2024 and newer)

	1-36 months	37-48 months	49-60 months	61-72 months	73-84 months*	Rate Add Ons: Private Sale: 0.50% Lease Buyout: 0.25% *Minimum loan amount \$25,000. Maximum mileage 60,000 miles.
740+	4.90%	5.20%	5.65%	5.90%	6.70%	
720-739	5.30%	5.70%	6.10%	6.40%	7.25%	
700-719	6.05%	6.40%	6.75%	7.25%	8.00%	
680-699	6.90%	7.25%	7.90%	8.20%	8.75%	
640-679	9.70%	10.00%	10.65%	11.20%	N/A	
600-639	11.90%	12.25%	12.80%	13.75%	N/A	

Used Auto Loans (Model years 2023-2021)

	1-36 months	37-48 months	49-60 months	61-72 months	73-84 months*	Rate Add Ons: All vehicles with the applicable conditions below are subject to associated rate add-ons: Vehicles 2020 or older: 1% Private Sale: 0.50% Lease Buyout: 0.25% *Not available for vehicles 2020 or older. Minimum loan amount \$25,000. Maximum mileage 60,000 miles.
740+	5.10%	5.30%	5.80%	6.20%	7.05%	
720-739	5.40%	5.75%	6.20%	6.55%	7.35%	
700-719	6.10%	6.50%	6.85%	7.30%	8.10%	
680-699	7.05%	7.30%	8.00%	8.35%	8.90%	
640-679	9.90%	10.10%	10.75%	11.30%	N/A	
600-639	12.10%	12.40%	13.00%	13.85%	N/A	

Non-Collateral Loans / Non-Titled Collateral Loans (Including Line-of-Credit Plan)

(LOC Maximum Amount \$5,000)

	6-36 Months	37-60 Months	Line of Credit Plan
740+	10.49%	11.49%	12.49%
720-739	11.49%	12.49%	13.49%
680-719	12.49%	13.49%	14.49%
640-679	15.49%	17.49%	17.49%

Non-Titled Collateral Loans: 1% off the non-collateral loan rate tiers with UCC filed on all equipment financed.

Minimum Loan amount is \$1,000, except LOC.

Recreational and Specialty Collateral Loans RV's/Travel Trailer (Purchase and Refinance)

	0 – 60 Months	61-84 * Months	85-120 * Months
720+	7.49%	7.74%	8.24%
680-719	9.49%	9.74%	10.24%
640-679	11.49%	12.24%	13.24%
620-639	14.99%	16.74%	17.99%
600-619	15.99%	17.74%	17.99%

* Minimum loan amount of \$15,000

All Recreation Vehicles and Specialty type vehicles that are five (5) years or older will have 1% added to the current rate.

Maximum Loan amount = \$150,000

Boats (Purchase and Refinance)

	0 – 60 * Months	61-84 * Months	85-120 * Months
720+	7.59%	8.09%	8.59%
680-719	8.59%	9.09%	9.59%
640-679	10.59%	11.59%	12.59%
620-639	14.09%	16.09%	17.99%
600-619	15.09%	17.09%	17.99%

* Minimum loan amount of \$15,000 for all tiers.

Boats Five years old or greater will have 1% added to the current rate.

Maximum Loan amount = \$150,000

Houseboats (Live-onboard residential cannot be financed by the CU)

Motorcycles (Purchase and Refinance)

	0 – 36 Months	37-48 Months	49-60 Months
720+	6.24%	6.49%	6.74%
680-719	7.24%	7.49%	7.74%
640-679	10.24%	10.74%	11.24%
620-639	15.99%	16.99%	17.99%
600-619	17.99%	17.99%	17.99%

The minimum Loan amount is \$5,000. Motorcycles five years old or greater will have 1% added to the current rate. Maximum Loan Amount is \$75,000.

ATV, UTV, and Personal Watercraft

	0 – 36 Months	37-48 Months	49-60 Months
720+	9.24%	9.74%	10.24%
680-719	10.74%	11.24%	11.74%
640-679	13.74%	14.24%	14.74%
620-639	17.24%	17.74%	17.99%
600-619	17.99%	17.99%	17.99%

Titled ATVs, UTV's and Personal Watercraft. Five years old or greater will have 1% added to the current rate.

NOTE: All Credit Union contracts prohibit members from placing additional liens on secured property. A written appraisal may be required by the Credit Union to determine value on any collateral loan, and the appraisal will be at the borrower's expense.

Share Secured Loan

Annual Percentage Rate (APR) of 3% above the current declared dividend rate (3%+current declared dividend rate=Loan Rate). Maximum repayment schedule is 12 months for every \$1,000 financed. Term may not exceed 5 years.

Home Equity Loans and Lines

Home Equity Loan Rates

Fixed Rates

FIRST LIEN

Home Equity Term Loan 60 months		≤70% LTV
Grade	740+	6.50%
	720-739	6.75%
	680 – 719	7.00%
	640 – 679	7.25%

Home Equity Term Loan 120 months		≤70% LTV
Grade	740+	6.75%
	720-739	7.00%
	680 – 719	7.25%
	640 – 679	7.50%

Home Equity Term Loan 180 months		≤70% LTV
Grade	740+	7.00%
	720-739	7.25%
	680 – 719	7.50%
	640 – 679	7.75%

SECOND LIEN

Home Equity Term Loan 60 months		≤70% LTV
Grade	740+	8.00%
	720-739	8.25%
	680 – 719	8.50%
	640 – 679	8.75%

Home Equity Term Loan 120 months		≤70% LTV
Grade	720+	8.25%
	720-739	8.50%
	680 – 719	8.75%
	640 – 679	9.00%

Home Equity Term Loan 180 months		≤70% LTV
Grade	720+	8.50%
	720-739	8.75%
	680 – 719	9.00%
	640 – 679	9.25%

HE Lines of Credit

Prime Rate = 7.50% (as of 09/18/25)

FIRST LIEN

		Index / Prime Rate	Margin ≤ 70%LTV	Rate
Grade	> 720	7.25%	0.00%	7.25%
	680-719	7.25%	0.50%	7.75%
	640-679	7.25%	1.00%	8.25%

SECOND LIEN

		Index / Prime Rate	Margin ≤ 70%LTV	Rate
Grade	> 720	7.25%	0.75%	8.00%
	680-719	7.25%	1.25%	8.50%
	640-679	7.25%	1.75%	9.00%

To obtain the correct rate, the following formula is used: $R = I + M$

R = Rate I = Index (Index is Prime Rate) M = Margin (Refer to the chart for LTV and FICO)

This Credit Union and these policies comply with the Federal Equal Credit Opportunity Act.

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against applicants on the basis of race, color, creed, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this Credit Union is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Appendix

Legacy Visa Platinum Credit Card ***legacy card is no longer offered****

Purchase and Balance Transfer and Cash Advance. (Limit Increases)

Tier	Credit Rating	Index (Prime Rate)	Margin	APR (Index + Margin)
Tier 1	720+	7.50	4.75	12.25%
Tier 2	680-719	7.50	6.75	14.25%
Tier 3	640-679	7.50	10.75	18.00%
Tier 4	600-639	7.50	18.00	18.00%

*Maximum APR is 18.00%.

For existing Legacy Visa Platinum Cards, rates update twice annually in January and July.