



Home Energy Remodel Financing

Finance Your Project with Mid Oregon Credit Union

Mid Oregon Credit Union has partnered with Energy Trust of Oregon to help you remodel your home so it's more energy efficient and comfortable.

Save Time and Money with our Special Loan Programs

Home energy remodel projects utilizing Energy Trust incentives are eligible for financing.

- No-fee Personal Loan
- Home Equity Line of Credit with no closing costs
- Flexible loan amounts to meet your needs
- Enjoy low rates and local service

Let us Help You Finance Your Project!

It's easy to apply. Learn more and apply online at midoregoncu.com/energytrust. You'll enjoy the guidance of a local lending expert from application through closing. If you need assistance, please call 541-382-1795 to speak with a Mid Oregon Credit Union representative.

Compare our loan options:

	No-Fee Personal Loan (borrow up to \$10,000)	Interest-Only Home Equity Line of Credit No closing costs <i>Maximum 80% LTV</i>
This loan is great for:	Smaller projects you want to pay off with a shorter term loan. Entire loan is used for energy upgrades	Larger projects or projects that include non-energy related upgrades (up to 49% of the project cost)
Loan Amount	\$1,000 - \$10,000	\$10,000 and up
APR*	As low as 6.00% APR* fixed rate	As low as 8.99% APR* variable rate
Term	Up to 72 months (6 years)	Up to 10-year draw period, which may be renewed
Fees	No origination fees No annual fees No prepayment penalties	No closing costs** No annual fees*** No prepayment penalties

Energy Trust of Oregon is not an affiliate of Mid Oregon Credit Union.

* See back for additional important disclosures.

** Excluding appraisal if applicable. If you pay off and close your Home Equity Line of Credit Plan within one year from the opening date, those fees will be included in the payoff amount.

*** With loan balance over \$5,000

Mid Oregon Credit Union

We're Local and Member-Owned

Mid Oregon is the only financial institution headquartered in Central Oregon, serving our 45,000+ member-owners since 1957. As a Mid Oregon member, your money stays here in Central Oregon, supporting local jobs and the community where we live.

Enjoy Better Rates and Better Value

We exist to return financial value to our members. Join us and enjoy competitive rates on loans, higher earnings on savings, low fees, and other great services.

It's Easy to Switch to Mid Oregon Credit Union

If you live, work, go to school, or worship in Deschutes, Jefferson, Crook, Wheeler, Lake, or North Klamath County, you're eligible to join! Open a membership and your new account in minutes with our simple online application. Visit [midoregon.com](https://www.midoregon.com) to get started.

Convenient Ways to Manage Your Accounts

24/7 Digital Banking

You can join Mid Oregon, open a new account or loan, and manage your money—anytime, anywhere. Take care of most of your account needs without visiting a branch with a full range of digital tools, with no monthly fees:

- Apply for a loan/open an account
- Check balances, transfer funds
- Mobile deposit
- Free credit reports and monitoring
- Manage your credit & debit cards
- View your eStatements
- Pay bills in one click!
- Send us a secure message

Or, visit us at a branch near you:

PO Box 6749 | Bend OR 97708-6749

(541) 382-1795 (Call or Text)
(800) 452-3313 (Toll-Free)

[midoregon.com](https://www.midoregon.com)

Bend: 202 NE Olney (Corner of 2nd & Olney)
East Bend: 1386 NE Cushing Drive (South of Neff, off 27th)
Prineville: 305 NE Hickey Farms Road (In front of Bi-Mart)
Redmond: 2625 SW 17th Place (Next to Bi-Mart)
Madras: 395 SE Fifth Street (At Fifth and "F" Streets)
La Pine: 51675 Huntington Road (Across from Bi-Mart)
Sisters: 650 N. Arrowleaf Trail (Next to McDonald's)



***APR=Annual Percentage Rate.** All rates are accurate as of 10/01/2023 and are subject to change without notice. Property insurance is required, flood insurance may be required. All loans are subject to underwriting approval. **No Fee Personal Loan:** Payments on a 6-year personal loan at 14.648% would be \$16.58/month per \$1000 borrowed. **Home Equity Line of Credit:** This is a variable rate loan. Current APRs range from 8.99% to 9.49%. Your rate will be based on your credit score, type of home, and loan-to-value. Rates are based on the Prime Rate as published in *The Wall Street Journal* as of the last day of each quarter. The maximum ANNUAL PERCENTAGE is 6.0% above the initial rate on your plan, over the life of the loan. The minimum ANNUAL PERCENTAGE RATE is 1.0% below the initial rate on your plan, over the life of the loan. No fee excludes appraisal if applicable. Appraisal at borrower's expense.