

**\*APR=Annual percentage rate. Terms and conditions apply. Subject to credit approval. The rate you qualify for is determined by your creditworthiness. Interest may accrue from the date of the loan disbursement. Federally insured by NCUA.**

#### **QUALIFICATIONS**

- Borrower(s) must provide written documentation including borrower's information, term, and rate from a financial institution.
- Borrower(s) must be eligible for and obtain membership.
- Borrower(s) must be credit worthy and be able to meet our credit underwriting requirements.
- Rates and Terms are based on individual borrower(s) credit qualifications, property evaluation, may require automatic payments and enrollment eStatements.
- Offer does not apply to existing Columbia Credit Union loans.
- Rate discount up to 1% of borrowers current rate. Loans can be excluded or the discount adjusted based on rate, term and collateral value.