

KaiPerm Has Money To Lend!

First Mortgage 15 year **2.30%*** fixed rate
Home Equity Line of Credit **4.25%*** variable rate



- Straight refinance or borrow against your equity
- For peace of mind, payoff your first mortgage off early
- No professional appraisal required on loans less than \$250,000
- Low fees
- Fast service
- Not eligible for home purchases

*rate based on direct advantage members and primary residence

*rates subject to change

New and Used Auto Loans

Choose your term



<u>Term</u>	<u>Fixed Rate</u>
1 year	1.25%
2 year	1.75%
3 year	2.00%
4 year	2.25%
5 year	2.50%

The Fine Print

- Eligibility: Direct Advantage (DA) member
- Financing a new/used vehicle or refinance your existing auto loan from another lender
- Use your car as collateral and pay off bills
- Minimum credit score of 720 is required for a choose your term loan
- Rates subject to change
- Credit score less than 720? You are eligible for a 3.50% rate on purchase or refinance. Using your car as collateral to pay off bills you are eligible for a 5.75% rate

Let us help you get ahead financially!

NCUA insured up to \$250,000

Main - 7505 NE Ambassador Place, Suite A Portland OR 97220 – 971.266.4900

Westside - 2875 NW Stucki Ave (Lower Level) Hillsboro OR 97124 - 971.310.3010

KPB - 500 NE Multnomah Ste 140 Portland OR 97232 - 503.813.3211 (temporarily closed)