



February 1, 2021

## KaiPerm News

### Take advantage of historic low loan rates

KaiPerm loan rates won't stay low for long. Now is a great time to refinance your first mortgage loan into a 15 year fixed rate loan.

Today's rate is 2.40% (can change daily)

### Don't get scammed

Check our website and read how fraudsters are trying to scam you.

The latest . . .

*KaiPerm members have recently received calls from scammers pretending to be from the credit union's security department. Be extremely cautious of anyone calling you and asking for information about your account. In doubt? Call our friendly service representatives first.*

### KaiPerm auto loans with fixed rates

<u>Years</u>	<u>DA rate (%)*</u>
1	1.50%
2	2.00%
3	2.25%
4	2.50%
5	2.75%

*\*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

### Our DA checking account is the best deal in town

KaiPerm members earn 6.00% on the first \$1000 and .11% on all amounts greater than \$1000 in their DA checking account. Just deposit your net paycheck into your active KaiPerm checking. Special loan and deposit rates for DA members too!

No gimmicks or hidden fine print. *No minimum balance requirement either.* Who does that?

### **NCUA insured up to \$250,000**

Main - 7505 NE Ambassador Place, Suite A Portland OR 97220 – 971.266.4900  
KPB - 500 NE Multnomah Ste 140 Portland OR 97232 - 503.813.3211 (temporarily closed)  
Westside - 2875 NW Stucki Ave (Lower Level) Hillsboro OR 97124 - 971.310.3010 (temporarily closed)