

# KaiPerm Has Money To Lend!

## Visa Balance Transfer Promotion



5.99% balance transfer rate good until transferred balance is paid off  
No balance transfer fee.

First Mortgage 15 year **2.50%**\* 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	1.50%
2 year	2.00%
3 year	2.25%
4 year	2.50%
5 year	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

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  
 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)