

Enjoy smarter banking with more perks.

Your employer offers you the opportunity to join OnPoint through a special program called Group Banking. Perks include:

FREE INTEREST CHECKING
with free Bill Pay¹

UP TO **\$175 OFF**
closing costs on a Home Equity Line²

UP TO **\$250 OFF**
closing costs on a first mortgage³

0.25% OFF
standard consumer loan rates⁴

0.25% RATE BOOST
on any standard published CD rate⁵

MEMBERSHIP FEE WAIVED⁶

Stop by the SW 5th & Stark branch located at 517 SW Stark St. or call us at 503.228.7077 or 800.527.3932, ext. 6770.

OnPoint
COMMUNITY CREDIT UNION

The following benefits are available to eligible members upon request:

1. OnPoint Community Credit Union will offer a free interest checking account with no monthly average balance requirement and no monthly fees. Offer applies at the time a new interest checking account is opened and is available to individuals who are part of OnPoint's Group Banking program. Offer is subject to change.
2. OnPoint Community Credit Union will waive up to \$175 off closing costs on any new EquityFlex Line of Credit product. This offer applies to standard rate EquityFlex Line of Credit products and cannot be used in combination with any other promotional offers. Offer only available to individuals who are part of OnPoint's Group Banking program and subject to change.
3. OnPoint Community Credit Union will waive up to \$250 off the lender fee on any new first mortgage loan. This offer applies to all OnPoint Mortgage standard products and cannot be used in combination with any promotional offers. Offer only available to individuals who are part of OnPoint's Group Banking program and subject to change.
4. OnPoint Community Credit Union will take 0.25% off standard consumer loan rates. This offer excludes line of credit products, mortgage products, and the refinance of existing OnPoint loans. Auto payment from an OnPoint Checking or Savings account is required. This offer applies to standard consumer loan rates and cannot be used in combination with any other promotional offers. Offer only available to individuals who are part of OnPoint's Group Banking program and subject to change.
5. OnPoint Community Credit Union will add 0.25% to standard Certificate of Deposit (CD) rates. This offer excludes Booster Rate Certificates of Deposit. This offer is only available when a new CD account is opened at standard CD rates and cannot be used in combination with any other promotional offers. Offer only available to individuals who are part of OnPoint's Group Banking program and subject to change.
6. OnPoint Community Credit Union will waive the membership fee for individuals who are part of OnPoint's Group Banking program. OnPoint will not refund membership fees previously paid by the member prior to joining the Group Banking program. Offer subject to change and other restrictions may apply.