

Loan Rate Disclosure

as of January 1, 2026

(Rates Subject to Change at Any Time)

APR=Annual Percentage Rate

Disclosures for OHecu Auto Loans

Offer good to new or used (titled) auto loans financed directly through any OHecu office and can be used to refinance a non-OHecu auto loan. These product terms cannot be used to refinance an existing OHecu loan. All examples are based on the best rate available only to OHecu member with Tier A+ credit, with automated loan payment initiated by OHecu.

New Auto as low as 5.74% (5.91% APR) for a \$40,000 loan amount for a 84-month term with a payment of \$582.63 on a 2025 and newer models.

New Auto as low as 4.74% (4.93% APR) for a \$40,000 loan amount for a 72-month term with a payment of \$642.98 on a 2025 and newer models.

Used Auto as low as 5.74% (5.93% APR) for a \$35,000 loan amount for a 84-month term with a payment of \$510.21 on a 2024 and newer models.

Used Auto as low as 4.74% (4.96% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$563.06 on a 2024 and newer models.

Used Auto as low as 4.74% (5.11% APR) for a \$25,000 loan amount for a 60-month term with a payment of \$473.03 on a 2021 and newer models.

Used Auto as low as 4.74% (5.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$403.32 on a 2021 and newer models and financing up to 80% of the vehicle purchase value.

Used Auto as low as 4.74% (5.50% APR) for a \$15,000 loan amount for a 48-month term with a payment of \$348.83 on a 2019 and newer models.

Used Auto as low as 4.74% (5.35% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$285.57 on a 2019 and newer models and financing up to 80% of the vehicle purchase value.

Used Auto as low as 5.74% (6.69% APR) for a \$12,000 loan amount for a 48-month term with a payment of \$285.65 on a 2017 and newer models.

Used Auto as low as 6.74% (7.89% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$243.62 on a 2016 and older models.

College Graduate New Auto as low as 5.74% (6.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$414.96 on a 2025 and newer models.

College Graduate Used Auto as low as 5.74% (6.05% APR) for a \$25,000 loan amount for a 72-month term with a payment of \$414.96 on a 2024 and newer models.

College Graduate Used Auto as low as 5.74% (6.26% APR) for a \$18,000 loan amount for a 60-month term with a payment of \$350.14 on a 2021 and newer models.

College Graduate Used Auto as low as 5.74% (6.50% APR) for a \$15,000 loan amount for a 48-month term with a payment of \$355.75 on a 2019 and newer models.

College Graduate Used Auto as low as 6.74% (7.70% APR) for a \$12,000 loan amount for a 48-month term with a payment of \$291.27 on a 2017 and newer models.

College Graduate Used Auto as low as 7.74% (8.90% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$248.38 on a 2016 and older models.

Disclosures for OHecu Consumer Loans

Share Secured as low as 6.75% (7.01% APR) for a \$10,000 loan amount for a 48-month term with a payment of \$239.50.

Personal Loan as low as 8.99% (9.20% APR) for a \$10,000 loan amount for a 60-month term with a payment of \$208.57.

Personal Line of Credit as low as 14.50% (14.73% APR) for a \$10,000 loan amount for a 60-month term with a payment of \$236.46.



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Disclosures for OHecu Boat, RV, & Motorcycle Loans

Offer good to new or used (titled) Boat, RV, and Motorcycle loans financed directly through any OHecu office and can be used to refinance a non-OHecu boat, RV, or motorcycle loan. These product terms cannot be used to refinance an existing OHecu loan. All examples are based on the best rate available only to OHecu member with Tier A+ credit, with automated loan payment initiated by OHecu.

New Boat as low as 5.75% (5.80% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$624.68 on a 2025 and newer models.

New Boat as low as 6.25% (6.35% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$563.93 on a 2025 and newer models.

New Boat as low as 6.75% (6.98% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$596.33 on a 2025 and newer models.

Used Boat as low as 6.25% (6.30% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$645.00 on a 2017 and newer models.

Used Boat as low as 6.75% (6.85% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$576.70 on a 2017 and newer models.

Used Boat as low as 7.25% (7.48% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$604.79 on a 2017 and newer models.

New Recreational Vehicle as low as 5.75% (5.80% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$624.68 on a 2025 and newer models.

New Recreational Vehicle as low as 6.25% (6.35% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$563.93 on a 2025 and newer models.

New Recreational Vehicle as low as 6.75% (6.98% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$596.33 on a 2025 and newer models.

Used Recreational Vehicle as low as 6.25% (6.30% APR) for a \$75,000 loan amount for a 180-month term with a payment of \$645.00 on a 2017 and newer models.

Used Recreational Vehicle as low as 6.75% (6.85% APR) for a \$50,000 loan amount for a 120-month term with a payment of \$576.70 on a 2017 and newer models.

Used Recreational Vehicle as low as 7.25% (7.48% APR) for a \$35,000 loan amount for a 72-month term with a payment of \$604.79 on a 2017 and newer models.

New Motorcycle as low as 6.24% (6.71% APR) for a \$20,000 loan amount for a 60-month term with a payment of \$393.27 on a 2025 and newer models.

Used Motorcycle as low as 6.74% (7.21% APR) for a \$20,000 loan amount for a 60-month term with a payment of \$398.00 on a 2017 and newer models.

New Other Titled as low as 7.50% (8.13% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$305.08 on a 2025 and newer models.

Used Other Titled as low as 8.00% (8.63% APR) for a \$15,000 loan amount for a 60-month term with a payment of \$308.71 on a 2017 and newer models.

PLEASE NOTE: The information provided here is accurate as of the above date and may have changed. To find out what may have changed, contact The Ohio Educational Credit Union at 216-621-6296 or write us at P.O. Box 93079, Cleveland, OH 44101-5079. Rates and terms are subject to change without notice. This disclosure is made as an invitation for your inquiries only. It is not meant to be a part of any contract. Please refer to the terms and conditions of your signed contract. Interest rates, dividend rates and/or annual fees are subject to change.

The Credit Union will not discriminate on a prohibited basis in approval of loan applications.



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

