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# CHRISTMAS LOAN!

**Rates As Low as**

**5.99%**  
APR\*

*WITH ACTIVE DIRECT DEPOSIT*

**9.99%**  
APR\*

*WITHOUT ACTIVE DIRECT DEPOSIT*

**Up to \$3,000!**



**ACT NOW! OFFER ENDS 12/22/23**



**1(800) 324-8259**



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\*LIMITED TIME OFFER. APPLICATIONS RECEIVED AFTER 12:00 AM CST DECEMBER 22, 2023 WILL NOT BE REVIEWED AS PART OF THIS PROMOTION. FLOOR RATE OF 5.99% APR WITH A MAX TERM OF 12 MONTHS. CURRENT OECU LOANS NOT ELIGIBLE FOR REFINANCE. CERTAIN TERMS AND CONDITIONS MAY APPLY, CALL US FOR MORE INFORMATION. MINIMUM LOAN AMOUNT \$1,000. NOT ALL APPLICANTS WILL BE APPROVED. NOT ALL APPLICANTS WILL RECEIVE THE ADVERTISED LOWEST RATE. APPROVAL BASED ON CREDITWORTHINESS. OECU RESERVES THE RIGHT TO MODIFY PROGRAM, RATES, TERMS AND CONDITIONS AT ANY TIME WITHOUT PRIOR NOTICE. PAYMENT EXAMPLE OF \$3,000 FOR 12 MONTHS AT 5.99% APR EQUALS ESTIMATED MONTHLY PAYMENTS OF \$258.19. DIRECT DEPOSIT LIMITATIONS MAY EXIST. DIRECT DEPOSIT RATE ELIGIBILITY IS ACHIEVED WHEN \$500 MIN ACH/PAYROLL DEPOSIT HAS HIT OECU ACCOUNT AT LEAST ONE TIME FROM 10/1/2023 TO 10/31/2023. \$49.00 PROCESSING FEE. MEMBERSHIP ELIGIBILITY REQUIRED. FEDERALLY INSURED BY NCUA.