



Vehicle Loans



Some say the journey is just as important as the destination. We say the vehicle that gets you there is what really defines the trip. That's why we offer a variety of loans to get you from Point A to Point B in style and comfort.

Auto Loans

Looking to finance a new car purchase or refinance an existing auto loan? Our new and used auto rates are very competitive and we have a variety of terms to choose from. Refinancing your loan from another financial institution is also quick and easy—and you may be able to lower your payment, rate, term or withdraw the equity you have built up in your vehicle. Vehicle loans are available for:

- New and used cars
- New and used trucks

Recreational Vehicle Loans

Hitting the open road or casting off in the deep blue ocean is easy. With terms up to 180 months on qualified vehicles, we can make your quest for recreation affordable.

Standard RVs

- Self-Contained Motor Homes (Class A & C)
- Travel Trailers
- Truck Campers
- 5th Wheel Trailers
- Toy Haulers

Small RVs

- Boats (motorized or not, we even offer financing on the trailer and motor)
- Motorcycles (from mopeds to road bikes)
- Personal Watercraft
- ATVs
- Snowmobiles
- Horse Trailers
- Utility Trailers
- Non-Self-Contained RVs

Note: We do not finance farm vehicles, tractor-trailers or airplanes.

These Rates are Accurate as of: February 22, 2020

Vehicle Loans	% Over Index	Annual Percentage Rate (as low as)
New Automobile*/***	N/A	3.24%
Used Automobile*/***	N/A	3.74%
New RV (Self-contained)*	N/A	5.74%
Used RV (Self-contained)*	N/A	5.99%
New RV (ATV, Dirt Bike, Snowmobile)*	N/A	5.99%
Used RV (ATV, Dirt Bike, Snowmobile)*	N/A	6.49%

Auto loan APRs range from 3.24% to 18.00% APR. Rates current as of February 22, 2020 and subject to change. Payment example: On a \$20,000 auto loan at 3.75% APR for 72 months, you would make 72 payments of \$310.63.

RV (self-contained) loan APRs range from 5.74% to 18.00% APR. Rates current as of February 22, 2020 and subject to change. Payment example: On a \$25,000 RV loan at 5.74% APR for 72 months, you would make 72 payments of \$402.62.

RV (ATV, dirt bike) loan APRs range from 5.99% to 17.95% APR. Rates current as of February 22, 2020 and subject to change. Payment example: On a \$5,000 RV loan at 5.99% APR for 48 months, you would make 48 payments of \$116.28.

Ready to get started?

You can apply online at OurGroveCU.com, call us at 503-588-0211 or you can stop by the branch. We look forward to assisting you.

[Apply Now](#)

Not a member yet?

If you or a family member**** live, work, attend school or worship in Marion, Polk or Yamhill counties, or if you have a relative who is already a member, we'll be glad to sign you up so that you can enjoy the benefits of membership.

*FOR FIXED RATE LOANS: The Annual Percentage Rate (APR) you receive for the fixed rate loans may be as low as the rate listed above. Your actual rate is based on your credit rating, term requested, vehicle age, mileage, and loan to value. Rates above include a discount for ePay and eStatements. You will be provided the rate for which you qualify when your loan is approved.

**FOR VARIABLE RATE LOANS EXCEPT SHARE SECURED: The Annual Percentage Rate (APR) for existing balances and new balances will be determined by adding the amount shown above in the "% Over Index" column to the Index. The Index is the U.S. Prime Rate as published in the Wall Street Journal. The rates are subject to change quarterly to reflect any change in the index. Any increase in the APR will take the form of more payments of the same amount.

***Loan amounts and rates are based on credit qualifications.

****Family member is defined as a parent, grandparent, sibling, spouse or child.



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