



UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional) Cheryl Barnes (202) 862-2340
B. E-MAIL CONTACT AT FILER (optional)
C. SEND ACKNOWLEDGMENT TO: (Name and Address) CSC 1127 Broadway St. NE, Suite 310 Salem, OR 97301

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME Oregon Community Credit Union				
OR	1b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
1c. MAILING ADDRESS 2880 Chad Drive		CITY Eugene	STATE OR	POSTAL CODE 97408
				COUNTRY USA

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME				
OR	2b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE
				COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME U.S. Bank Trust Company, National Association, as indenture trustee				
OR	3b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
3c. MAILING ADDRESS 190 South LaSalle Street, 7th Floor		CITY Chicago	STATE IL	POSTAL CODE 60603
				COUNTRY USA

4. COLLATERAL: This financing statement covers the following collateral:

See attached Annex A for a description of the collateral covered hereby. A purchase of or security interest in any collateral described in this financing statement will violate the rights of the Secured Party.

5. Check only if applicable and check only one box: Collateral is held in a Trust (see UCC1Ad, item 17 and Instructions) being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:
 Public-Finance Transaction Manufactured-Home Transaction A Debtor is a Transmitting Utility

6b. Check only if applicable and check only one box:
 Agricultural Lien Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable): Lessee/Lessor Consignee/Consignor Seller/Buyer Bailee/Bailor Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA:
To be filed with the Oregon Secretary of State

UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

9a. ORGANIZATION'S NAME Oregon Community Credit Union	
OR	
9b. INDIVIDUAL'S SURNAME	
FIRST PERSONAL NAME	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME				
OR				
10b. INDIVIDUAL'S SURNAME				
INDIVIDUAL'S FIRST PERSONAL NAME				
INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)				SUFFIX
10c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

11. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME OCCU Auto Funding LLC				
OR				
11b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
11c. MAILING ADDRESS 2880 Chad Drive	CITY Eugene	STATE OR	POSTAL CODE 97408	COUNTRY USA

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

13. This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)

14. This FINANCING STATEMENT:

covers timber to be cut covers as-extracted collateral is filed as a fixture filing

15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):

16. Description of real estate:

17. MISCELLANEOUS:

UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

9a. ORGANIZATION'S NAME Oregon Community Credit Union	
OR	
9b. INDIVIDUAL'S SURNAME	
FIRST PERSONAL NAME	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME				
OR				
10b. INDIVIDUAL'S SURNAME				
INDIVIDUAL'S FIRST PERSONAL NAME				
INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)				SUFFIX
10c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

11. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME OCCU Auto Receivables Trust 2025-1				
OR				
11b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
11c. MAILING ADDRESS 1100 North Market Street	CITY Wilmington	STATE DE	POSTAL CODE 19890	COUNTRY USA

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

13. This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)

14. This FINANCING STATEMENT:
 covers timber to be cut covers as-extracted collateral is filed as a fixture filing

15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):

16. Description of real estate:

17. MISCELLANEOUS:

**ANNEX A
TO
UCC-1 FINANCING STATEMENT**

DEBTOR:

Oregon Community Credit Union
2880 Chad Drive
Eugene, OR 97408

FIRST ASSIGNOR SECURED PARTY:

OCCU Auto Funding LLC
2880 Chad Drive
Eugene, OR 97408

SECOND ASSIGNOR SECURED PARTY:

OCCU Auto Receivables Trust 2025-1
c/o Wilmington Trust, National Association
Rodney Square North, 1100 North Market Street
Wilmington, Delaware 19890

ASSIGNEE OF SECOND ASSIGNOR SECURED PARTY:

U.S. Bank National Association, as Indenture Trustee
190 S. LaSalle Street 7th Floor
Chicago, Illinois 60603

This Financing Statement covers the following collateral:

All of Debtor's right, title and interest in and to the following property whether now owned or existing or hereafter acquired or arising:

(i) the Receivables and all monies due thereon or paid thereunder or in respect thereof (including proceeds of the repurchase of Receivables by the Debtor) after the close of business on June 30, 2025, exclusive of any amount allocable to the premium for physical damage collateral protection insurance required by the Servicer or the Debtor;

(ii) the security interests in the Financed Vehicles granted by the Obligor pursuant to the Receivables and any accessions thereto;

(iii) any proceeds of any physical damage insurance policies covering Financed Vehicles and in any proceeds of any Insurance Policies relating to the Receivables or the Obligor;

- (iv) any Dealer Recourse;
- (v) the right of the Debtor to realize upon any property (including the right to receive future Liquidation Proceeds) that shall have secured a Receivable and have been repossessed in accordance with the terms thereof;
- (vi) the Receivable Files; and
- (vii) all proceeds of the foregoing.

As used in this Exhibit A, the following terms have the following meanings:

“Dealer” means the dealer of cars, minivans, light-duty trucks or sport utility vehicles who sold a Financed Vehicle and who originated and assigned the Receivable relating to such Financed Vehicle to the Debtor under an existing agreement between such dealer and the Debtor.

“Dealer Recourse” means, with respect to a Receivable, all recourse rights against the Dealer that originated the Receivable, and any successor Dealer, in respect of breaches of representations and warranties relating to the origination of the related Receivables and the perfection of the security interests in the related Financed Vehicles.

“Financed Vehicle” means, with respect to a Receivable, the related car, minivan, light-duty truck or sport utility vehicle, as the case may be, together with all accessions thereto, securing the related Obligor’s indebtedness under such Receivable.

“Insurance Policy” means, with respect to a Receivable, an insurance policy covering physical damage, credit life, credit disability, theft, mechanical breakdown or similar event relating to the related Financed Vehicle or Obligor.

“Liquidation Proceeds” means, with respect to a defaulted Receivable where the related Financed Vehicle is being or has been liquidated, all amounts realized with respect to such Receivable from whatever sources (including, without limitation, proceeds of any Insurance Policy), net of amounts that are required by law or such Receivable to be refunded to the related Obligor.

“Obligor” on a Receivable means the purchaser or co-purchasers of the related Financed Vehicle purchased in part or in whole by the execution and delivery of such Receivable or any other person who owes or may be liable for payments under such Receivable.

“Receivable” means any motor vehicle loan or motor vehicle retail installment sale contract which is executed by an Obligor in respect of a Financed Vehicle that is identified in the schedule of Receivables delivered by the Debtor to the First Assignor Secured Party, and all proceeds thereof and payments thereunder.

“Receivable File” means with respect to each Receivable:

(a) the original tangible record constituting or forming a part of such Receivable that is tangible chattel paper (as such term is defined in Section 9-102 of the Uniform Commercial Code) fully executed and “signed” (within the meaning of the Uniform Commercial Code) by the related Obligor, or a copy or image of such original tangible record that is stored in an electronic medium that the Servicer maintains in accordance with its customary servicing practices, which copy identifies the Debtor as the secured party under such Receivable or as the assignee of the secured party under such Receivable, or the electronic record evidencing electronic chattel paper initially authenticated by the related Obligor that is maintained by the Debtor or for the Debtor by a third party provider acting on behalf of the Debtor that identifies the Debtor as the secured party under such Receivable or as the assignee of the secured party under such Receivable;

(b) the original credit application executed by the related Obligor (or a photocopy or other image thereof that either the Servicer keeps on file in accordance with its customary servicing practices or the Debtor keeps on file), on the Debtor’s customary form, or on a form approved by the Debtor;

(c) the original certificate of title (or evidence that such certificate of title has been applied for), or a photocopy or other image thereof of such documents that the Servicer keeps on file in accordance with its customary servicing practices, evidencing the security interest in the related Financed Vehicle; and

(d) any and all other documents (whether tangible or electronic) that the Debtor or the Servicer, as the case may be, keeps on file, in accordance with its customary servicing practices, relating to such Receivable or the related Obligor or Financed Vehicle, including documents evidencing or relating to any Insurance Policy.

“Sale and Servicing Agreement” shall mean the Sale and Servicing Agreement dated as of August 8, 2025, by and among OCCU Auto Receivables Trust 2025-1, as issuing entity, OCCU Auto Funding LLC, as seller, the Debtor, as Servicer and sponsor, U.S. Bank Trust Company, National Association, as indenture trustee, and U.S. Bank National Association, as securities intermediary.

“Servicer” means the Debtor, as the servicer of the Receivables, and each successor to the Debtor (in the same capacity) pursuant to the Sale and Servicing Agreement.