



LOAN RATES



Rates Effective as of January 1, 2021

RATES AS LOW AS:

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM	ADDITIONAL TERMS
Autos & Trucks	3.19%	130%	60 months	Max mileage 150k / 200k Diesel
	3.39%	130%	72 months	Max mileage 150k / 200k Diesel
	3.99%	130%	84 months	Max mileage 150k / 200k Diesel
Motorcycles	3.19%	130%	60 months	Max term 72 months for motorcycle financing
	3.39%	130%	72 months	
New Recreation Vehicles Motor Homes, Boats	4.69%	110%	84 months	1.00% Rate increase if 10 model years or older
	4.89%	110%	120 months	1.00% Rate increase if 10 model years or older
	5.09%	110%	144 months	1.00% Rate increase if 10 model years or older
	5.29%	110%	180 months	1.00% Rate increase if 10 model years or older

RATES AS LOW AS:

LOAN TYPE	APR*	MINIMUM LOAN AMOUNT	MAXIMUM TERM
Personal Loans (Jet Ski, Snowmobile, Computer)	7.69%	N/A	60 months
	8.09%	N/A	72 months
	8.49%	\$15,000	84 months

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM
Savings Secured	3% above current savings rate	100%	120 months
Certificate Secured	3% above your current certificate rate	95%	Not to exceed certificate term
Personal Line of Credit	**** As low as prime + 2%	N/A	N/A

RATES AS LOW AS:

LOAN TYPE	APR*****	INTRODUCTORY RATE	MAXIMUM RATE	ADDITIONAL TERMS
VISA – Rewards	8.75%	0.00%	18.00%	N/A
VISA - Platinum	6.75%	0.00%	18.00%	N/A
VISA – Share Secured*****	14.99%	N/A	18.00%	N/A

Rates are subject to change without notice, except on loans presently in place and those with variable rates. Your actual rate and term will be determined according to how you've managed your credit.

Note to Interest Rates

(*) APR = Annual Percentage Rate. Rates are determined by applicant credit and vehicle mileage. Rates advertised may require a qualifying down payment and may not exceed established loan-to-value ratios for respective collateral.

(**) The actual term available is based on the amount you are borrowing. The maximum available terms of repayment are displayed. Contact a MRC for additional details.

(***) Values based on New or Used NADA Retail, KBB Retail, MSRP or appraisal. Auto purchase and refinance transactions may finance up to 130% plus tax, license, warranty & GAP. See a MRC for maximum allowable add-ons. All loans subject to underwriting and may require a down payment.

(****) Rate determined by applicant credit. Prime rate is determined by the most recently published "Prime Rate" for corporate loans at large U.S. Money Commercial Banks as it appears in the Wall Street Journal under the heading "Money Rates" on the first business day of the month immediately preceding the change date. Floor rate 7% APR, maximum rate 18% APR.

(*****) Rate will vary with the market based on the Prime Rate.

(*****) Offered to members establishing or re-establishing their credit.

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