



LOAN RATES



Rates Effective as of March 9, 2020

RATES AS LOW AS:

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM	MODEL YEAR
New Autos, Trucks, Motorcycles	3.84%	125%	60 months	2015 & Newer
	4.44%	125%	72 months	2015 & Newer
	4.74%	125%	84 months	2015 & Newer
Used Autos, Trucks, Motorcycles	4.84%	125%	60 months	2014 & Older
	5.44%	125%	72 months	2014 & Older
	5.74%	125%	84 months	2014 & Older
New Recreation Vehicles Motor Homes, Boats	5.30%	100%	60 months	2015 & Newer
	5.75%	100%	84 months	2015 & Newer
	6.45%	100%	144 months	2015 & Newer
Used Recreation Vehicles Motor Homes, Boats	6.30%	100%	60 months	2008 - 2014
	6.75%	100%	84 months	2008 - 2014
	7.45%	100%	144 months	2008 - 2014

RATES AS LOW AS:

LOAN TYPE	APR*	PURCHASE / REFI LOAN-TO-VALUE**	MAXIMUM TERM
Personal Loans (Jet Ski, Snowmobile, Computer)	7.20%	N/A	36 months
	8.25%	N/A	48 months
	8.70%	N/A	60 months
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
VISA – Rewards	10.25%	2.49%	18.00%
VISA - Platinum	8.25%	2.49%	18.00%
VISA – Shared Secured*****	16.49%	N/A	18.00%

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 125% plus tax, license, warranty & GAP. See a MRC for maximum allowable add ons. Refinances may finance up to 125% of value, plus GAP & Warranty. 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.

Real Estate, Equity and Home Improvement Loans

We offer a wide variety of mortgage programs with different terms and conditions so you can choose the best program for your needs. In addition to standard first mortgages, we have land, home construction and first-time buyer programs. We also have several equity loan programs for you to choose from, ensuring that your home equity is utilized responsibly. Call today to visit with our mortgage department for details, including today's terms and rates.



P.O. Box 2150 · 521 W Railroad Ave. · Shelton, WA 98584 · 360.426.1601
Toll Free 1.800.426.1601 · www.pcfcu.org

