



## LOAN RATES

Effective Date: January 2, 2018

	FIXED ANNUAL PERCENTAGE RATE	VARIABLE ANNUAL PERCENTAGE RATE
New Autos and Trucks (Tiered Rates)	2.99% - 17.50%	N/A
Used Autos and Trucks (Tiered Rates)	3.49% - 17.50%	N/A
New Recreational Vehicles, includes motor homes, campers, boats, towables, travel trailers and horse trailers (must be fully self-contained) (Tiered Rates)	4.74% - 17.50%	N/A
Used Recreational Vehicles, includes motor homes, campers, boats, towables, travel trailers and horse trailers (must be fully self-contained) (Tiered Rates)	5.24% - 17.50%	N/A
New Motorcycles (Tiered Rates)	5.00% - 17.50%	N/A
Used Motorcycles (Tiered Rates)	5.50% - 17.50%	N/A
<ul style="list-style-type: none"> <li>Approved APR will be 0.25% higher than the above APRs if you do not have autopay from your PCFCU deposit account or ACH payment from another financial institution.</li> <li>Approved APR will be 0.25% higher than the above APRs if you do not receive your monthly statement via eStatements.</li> </ul>		

Share Secured	3.50%	N/A
Certificate Secured	* 2% above certificate rate	N/A
Personal Signature Loans (Tiered Rates)	8.25%-18.00%	N/A
VISA	N/A	11.25%
Service Line (Tiered Rates)	N/A	8.50%-17.50%

Home Equity Line of Credit - Fixed Rate (Tiered Rates)	5.25%-7.75%	N/A
Home Equity Line of Credit - Regular Plan (Tiered Rates)	N/A	5.00%-6.50%
Home Improvement Line of Credit	N/A	7.50%
Fixed Rate Home Equity - Minimum \$5,000 - up to \$100,000 (Tiered Rates)	minimum 5.00%	N/A
Fixed Rate Home Equity - \$100,001 and above (Tiered Rates)	minimum 4.50%	N/A
Real Estate - Investment (Tiered Rates)	minimum 5.25%	N/A
Real Estate - Second Home - \$100,001 and above (Tiered Rates)	minimum 5.00%	N/A

\*The ANNUAL PERCENTAGE RATE applicable to Certificate Secured Loans will be disclosed on the Advance Voucher accompanying each loan.

**NEW** is defined as never been titled.

**FIXED RATES** are rates that stay the same throughout the term of the loan. Your APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.

**TIERED RATES** are rates that are solely determined by a credit score supplied to the Credit Union by an independent Credit Reporting Bureau and is outside the control of the Credit Union.

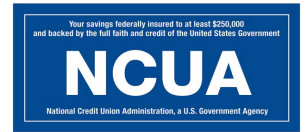
**VARIABLE RATES** are rates that may change four times a year, (Jan. 1, Apr. 1, Jul. 1, Oct. 1) for some consumer loans. In most cases, if they do change, payments remain the same, only the term of the loan shortens or lengthens. HELOC rates may change monthly on the first day of each month.

**PRIME RATE** 4.75% effective 03/21/18

**RATES SUBJECT TO CHANGE.**

**APR = ANNUAL PERCENTAGE RATE**

Review date 05/09/2018



**LOAN FEE SCHEDULE**  
Effective Date: January 1, 2017

<b>Consumer Loan Program:</b>	
Collateral Protection Insurance Processing Fee (per loan) (per occurrence)	\$50.00
Title Transfer Fee (per title)	\$93.00
Transitional Ownership Document Fee (TOD)	\$13.00
Skip or Loan Extension Fee (per loan, per skip)	\$20.00
Returned Payment Fee	\$25.00
Consumer Rate Reduction Fee	\$75.00
<b>Visa Program:</b>	
Annual Fee	\$10.00
Card Replacement Fee (per card)	\$5.00
Emergency Card Replacement Fee (per card)	\$55.00
Statement Copies	\$1.00
Sales Draft Copy (per item)	\$6.00
Late Payment Fee/Returned Payment Fee	up to \$25.00
Cash Advance	No Fee
<b>Home Equity Loan Program:</b>	
Rate Lock Change/Extension Fee	\$100.00
Rate Modification Fee	\$100.00
Subordination Fee	\$100.00

